

COMMERCIAL EDUCATION IN GERMANY

BY

FREDERIC ERNEST FARRINGTON, PH.D.

ASSOCIATE PROFESSOR OF EDUCATIONAL ADMINISTRATION,
TEACHERS COLLEGE, COLUMBIA UNIVERSITY
AUTHOR OF "THE PUBLIC PRIMARY SCHOOL SYSTEM OF FRANCE,"
"FRENCH SECONDARY SCHOOLS," ETC.

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TO
CLARK WILLIAMS
AT WHOSE SUGGESTION THIS STUDY
WAS UNDERTAKEN

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PREFACE

IN 1850 Germany was an agricultural nation occupying a position of relatively little significance in the industrial world. In 1910 its foreign trade was second only to that of Great Britain, and the time is not very remote when, in all probability, England will no longer be the foremost commercial nation of the world. Yet the major portion of this marvelous development of Germany has occurred since 1884. In 1882 agriculture occupied the attention of 19,225,455 of the population of the German Empire. Twenty-five years later, in 1907, this number had decreased to 17,681,176, a loss of approximately eight per cent. During this same period the industrial population had increased from 16,058,080 to 26,386,537, a gain of more than sixty-four per cent. At the same time the expansion of commercial activity was even more pronounced, growing from 4,531,080 to 8,276,239 participants. To give another concrete and more significant illustration, which is a natural consequence of the figures just quoted, in 1880 Germany, with forty-six millions of people, had a foreign trade of \$31 per capita, as against

the United States, with fifty millions of people and a trade of \$32 per capita. In 1910 Germany's population had become sixty-four millions, and her foreign trade had increased to \$62 per capita, while in the United States the corresponding figures were ninety millions of population and \$37 per capita in foreign trade (It is a source of no little satisfaction to note that unofficial figures for the unprecedented year 1912 show an increase of the American foreign trade to more than \$45 per capita.) In other words, Germany's per capita foreign trade had exactly doubled in thirty years, while that of the United States, which to Americans seems to have made enormous strides, had increased less than one-sixth.

The fundamental reasons for the transformation of the German people from an agricultural nation to an industrial nation are relatively patent. They are ultimately based upon the very large increase in population in proportion to the agrarian area which has to support that population. The analysis of the forces by which this change has been brought about, however, is a much more difficult problem, and one that falls within the province of the economist rather than the educator. It is evident, nevertheless, that education has played a by no means inconsiderable part in this evolution, and it is the aim of this monograph to describe with considerable detail the purpose and the work of certain types of the schools that seem to have been contributing factors in

this movement, with the hope of casting some additional light on the larger social problem, for "of all species of extravagant waste there is none more unpardonable than that which permits one nation to remain in ignorance of the clever and successful methods devised in another for gaining important ends."

The information presented herewith embodies the results of two trips to Germany, one through the cities of Berlin, Cologne, Frankfort, Leipzig, Mannheim, and Munich, in the spring of 1912, these cities having been selected partly because their schools are particularly typical of all kinds of vocational education, and partly because they are the only centers in Germany where one finds completely organized *Handelshochschulen*, or, in American phraseology, "Colleges of Commerce", and the other, in the spring of 1913, to the commercial port of Hamburg, and through the cities of Barmen, Cologne, Dortmund, Dusseldorf, Duisburg, Elberfeld, and Essen, the most important centers of Rhineland and Westphalia, that teeming hive of modern industrial Germany, whose commercial relations with America and other foreign countries occupy the attention of hundreds of merchants and provide work for scores of thousands of laborers. Of all these the Munich schools are the best known in America, and deservedly so; for, in that city, one finds a most elaborate system of schools of every type for pupils of from thirteen or fourteen to seventeen

or eighteen years of age, probably the finest system of vocational schools in the world. Although there is considerable similarity of organization among these various cities, with some excelling in one grade of work while others lead in others, there are, nevertheless, manifest differences to be expected, for Barmen, Berlin, Cologne, Dortmund, Dusseldorf, Duisburg, Elberfeld, Essen, and Frankfort are in Prussia, Mannheim is in Baden, Munich in Bavaria, Leipzig in Saxony, while Hamburg is a free city, ranking in every respect with Prussia, Baden, Bavaria, and Saxony, and each of these German states has its own independent system of educational organization. Some of the more fundamental differences will be indicated in the course of our study.

It is a pleasure to bear witness to the uniform courtesy manifested by administrative officials and teachers everywhere. The list would indeed be long should I attempt to record by name every individual to whom I am indebted, but I cannot refrain from making public acknowledgment of my special obligations to Geh. Ob.-Reg.-R. Dr. Reinhardt, of the Kultusministerium; Geh. Reg.-R. Dr. Kuhne, of the Handels- und Gewerbeministerium, and Dr. Knork, Direktor der kaufmannischen Schulen der Korporation der Kaufmannschaft von Berlin, to Direktor Kuemmel, of Barmen; to Professor Dr. Eckert, Direktor Dr. Cuppers, Direktor Rosenthal, and Dr. Carpenter, of Cologne, to Direktor Dr. May, of

Dortmund, to Direktor Dr Balg, of Düsseldorf, to Direktor Professor Scheffen, of Duisburg; to Direktor Doerr, of Elberfeld, to Direktor Kurz, of Essen; to Professor Dr Panzer, Professor Dr. Freudenthal, Direktor Dr Walter, Professor Dr. Langenbeck, Direktor Doerr, Direktor Neuschaefer, and Rektor Siegle, of Frankfort; to Dr. Sickinger, Dr Weber, and Rektor Schmid, of Mannheim; to Dr. Kerschensteiner, Inspektor Schmid, Professor Fruhwald, Dr Weiss, Professor Kiendal, and Direktor Baier, of Munich; to Professor Dr. Adler, and Professor Dr. Lorey, of Leipzig; to Inspektor Kasten, and Direktor Osbahr, of Hamburg, to the American consular representatives in Barmen, Cologne, Hamburg, Mannheim, and Munich; and, finally, to Dr. John L. Tildsley, of the DeWitt Clinton High School, New York, whose kindly criticism has been invaluable.

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Commercial Education in Germany

CHAPTER I

GERMANY AND ITS EDUCATIONAL SYSTEM

ECONOMISTS have long recognized the interdependence between the production of wealth and its distribution, but, however ready the American business man has been to admit this theoretically, **Production and Distribution.** it is becoming more and more patent that, in many respects, his practice is lagging far behind his theory. We have been handicapped in this country by an excess of natural resources. Paradoxical though it may seem, this has undoubtedly been conducive to commercial inertness. Marketing of raw products is a relatively simple matter, for the market seeks the supply. Comparatively seldom is it necessary to create a demand for materials of this type. It does not change the facts in the case to admit that these same raw materials are largely necessities, while the manufactured articles are more often the luxuries of our modern life. Running through the character of the American export trade one must be struck with the preponderating weight exerted by raw materials—cotton, lumber, oil, wheat, and other

agricultural products. The notable exceptions are largely confined to manufactured articles, like typewriters, sewing machines, harvesting machines—products that are due to the inventive genius of American minds—but the monopoly created by the present peculiar conditions will continue only through the life of the existing patents. The time is not far distant when these patents will run out, and then our manufacturers will be forced to meet the competition of Germany and other foreign producers, for the American ideas that have made this monopoly possible will then become public property. The fact remains that, in those fields where there is anything like an international distribution of production, the American distributor is falling behind. While cheap labor and other foreign advantages of production are large factors, American conservatism in distribution also plays a very significant rôle.

There is undoubtedly much truth in the English contention that the Germans are a nation of commercial travelers, and in the retaliatory rejoinder that the English are a nation of shopkeepers, but, at the present moment, the commercial travelers seem to be succeeding at the expense of the shopkeepers. One secret of the German commercial success is that "the German foreign trader gives his customers what they want. He gets the trade, if he can make the price, and, if he can't, there is not

German vs.	travelers, and in the retaliatory rejoinder
English	that the English are a nation of shop-
Attitude.	keepers, but, at the present moment, the

much use of any other trader trying." ¹ Not long ago a London manufacturer devised a special kind of nut because none of those on the market met his particular needs. He sent the drawing to a Sheffield firm, and requested them to make up an order for him in accordance with his plans and specifications. With characteristic British conservatism they replied that they could not do so without an entire new set of dies, and the amount of the order would not justify the expense. Although they had been told very plainly that none of their models answered the purpose, the typical British dogged pertinacity came to the fore when they suggested again that some one of their patterns would surely be found satisfactory. The London merchant thereupon made a similar request of a German machinist, and received a prompt compliance with the order. This particular commission was probably no more profitable to the German than it would have been to the English firm, but the German was looking to future orders.

Not only does the German merchant believe in giving people what they want, but he also takes pains to ascertain this accurately, by sending out representatives who can talk with prospective customers in their native tongue. Furthermore, the German merchant receives every encouragement from his government to aid him in his conquest of

German
Trade
Methods.

¹ WHELPLEY, JAMES D, in *Century*, February, 1912, p 490.

the foreign markets—an encouragement that may even take the form of special rates for transportation of raw material and manufactured products over the nationally owned railroads. “‘Trading made easy,’ is the motto of the German government, and it is being lived up to wherever possible ” Not only is the material side of distribution looked at from a national point of view, but, on the production side, the government provides the higher educational institutions to develop the manufacturer’s experts, the lower educational institutions to train his operatives, as well as furnishing institutions all along the line that shall train the “spiritual side” of the distributing staff, in the office force, and the commercial traveler. It is this spiritual side of the distribution problem—various types of commercial schools—that will occupy our attention in the following chapters.

Although there is some justification for the claim of Fabian Ware, written in 1901, that “those who seek for the educational foundations of Germany’s past commercial success must study her *Realschulen* and *Oberrealschulen*,” one must take vigorous exception to the assertion of that same writer that there is less special education in Germany than in any other country. In the first of these statements Mr. Ware has expressed only a partial truth. He might, with equal justification, have added by name each one of the other groups of typical German schools,

**German
Specialization.**

not forgetting the great technical schools, for no one or two classes of schools is responsible for the nation's progress. The query as to the reasons for Teutonic commercial success cannot be expressed in a simple linear equation, but must be written as an equation of higher degree, whose solution gives many roots. In order to show the fallacy in the second statement of Mr Ware, one has only to point to the trade schools of almost every conceivable type that are to be found throughout the empire, from Königsberg to Stuttgart, from Kiel to Munich. If there is any country in the world where specialization is rampant that country is Germany. She believes in finding out early what a lad is to do, and then in training him specifically for that particular line of work and for no other.

Indeed the stratification of German social and industrial life is so rigid that there is very little movement vertically, except within certain narrow limits. It is this very characteristic that makes the German educational problem so relatively simple, and its working out so marvelously effective. A boy is more than likely to follow the business of his father. At all events, once he has elected to follow any particular career, the competition is so keen that he is forced to stand by his choice, even though he ekes out but a precarious existence. Every other career to which he might turn will probably be similarly over-

Social and
Vocational
Stratification.

crowded, and, in any case, he would there come into competition with others who had already become proficient in the occupation in question. This is a situation that it is very difficult for an American to comprehend, for our people live in a land of large opportunity, where failure in one line of work does not preclude the possibility of success in some other field of endeavor, nor even is it at all difficult for one to enter this other field. The result of the situation in Germany is that everybody is forced to become a specialist, and that the choice must be made early—in most cases in the lower reaches of the commercial or industrial world by the time the boy is ready to leave the elementary school (*Volksschule*) at fourteen years of age. This immensely simplifies the problem of course of study for the educational authorities, for, given the career the boy is to follow, they determine with fair readiness and accuracy the subjects and parts of subjects that make up the most profitable course of study for the pupil to pursue. When the boy completes the elementary school course at fourteen he finds a position in the business world, starting his career as an apprentice—it may be in a tinsmith's, it may be in a barber's or a watchmaker's shop, it may be with a grocer. When he enters the continuation school at the opening of the next school year he is put in a class with other boys who are engaged in exactly the same kind of work. During the following three or four years, while

he is completing his apprenticeship, he is also attending the school for a certain number of hours per week, ranging usually from four to nine in the various communities, and here the schools are devoting themselves to developing the theoretical and business aspects of his trade or career *alongside* his real work. Whatever may be the kind of work he is doing, his employer is not only required by law to give him time off to attend the school, but is held responsible for seeing that he attends.

In view of the radical differences in educational organization between the United States and Germany, it may be well at the outset to describe very briefly the school situation one finds across the water¹. In the first place, although the educational control is not so thoroughly centralized as it is in France, it is admittedly to be considered from a national, or rather a state, point of view. Prussia established that fact indisputably in the last decade of the eighteenth century, even before its humiliation by Napoleon had all but crushed its vitality. With these fundamental assumptions still on the statute books—that schools are state institutions, to be founded only with the knowledge and consent of the state, and to be at all times subject to its examination and inspection—

Educational
Organization:
National Control

¹ See frontispiece for schematic arrangement of the German educational system.

tion—the reorganization schemes of Von Stein and Von Humboldt were all the more readily carried through. Although the latter had been at one time opposed to state control of education, the ruin and devastation wrought by Napoleon convinced him that the state and the state alone was powerful enough to cope with the situation. Later events have demonstrated the soundness of his conclusion, and this has been the guiding principle in Prussia ever since. The unification of the German Empire under Bismarck and Emperor William still left a large measure of autonomy to the separate states, but everywhere in each state this same idea is still dominant: that education is a matter of state control. Prussia has its system of schools; Saxony, Bavaria, Baden, Wurtemberg, and all the rest, each has its own¹. Of course there are minor differences of detail—though far, far less than one finds among the states of our own nation—but the fundamental ideas and the general organization are everywhere the same, and they are all working toward a common end, the welfare of the nation as a whole.

Each state has its minister of education, who is the active head of the educational system of the state, and whose control reaches into the far corners of the do-

¹ Prussia, with its forty millions of people out of sixty-four millions in the whole empire, naturally exerts a preponderating influence, and may fairly be taken as representative of the best and most progressive ideas of the nation.

main In general all control of the so-called *interna* of school affairs emanates directly or indirectly from this office, while local autonomy, such as there is, is restricted to the *externa*. Programs of study, qualifications of teachers, training of teachers, choice of textbooks, and the like fall under the first category, while construction of schools, school equipment, and kindred affairs not directly connected with the processes of instruction are included under the second group. Thus the really vital matters of school polity are administered by a central professionally competent authority, over which the individual citizen has no control, and upon which he can exert no influence, political or otherwise. Of a truth the educational systems of Germany are under strictly professional control.

In the second place, Germany is a monarchy, with all the monarchical ideas and ideals thoroughly dominant. The aristocracy in the political life likewise carries over into the social and the educational world Germany is still far from conforming to Huxley's standard, that "no system of public education is worth the name of national unless it creates a great educational ladder, with one end in the gutter and the other in the university." Nor even is there any evidence that she is tending in that direction Bismarck's specter of the educated proletariat still looms

2. Monarchical
Ideals.

large on the horizon of the German political leader. Not that there is any lack of educational opportunity. Far from it, for there is probably more widespread popular education in Germany to-day than in any other country of the world. One has only to look at the two-tenths of one per cent of illiterates among the recruits for the German army, as opposed to the seven and seven-tenths per cent in the total population of the United States, and even three per cent among the native whites, in order to become convinced of the truth of this assertion, at least as far as our country is concerned. But this educational opportunity is decidedly limited in scope, and is largely determined by the financial status of the parent. In other words, while the elementary schools are open to all without money and without price, the secondary schools, which constitute the sole open sesame to the university and all professional careers, as well as to many positions in the civil service, are invariably fee institutions. Not only must the parent be able to pay the tuition fees, but he must also be in position to support his son for one or more years of inactivity, while the young man is preparing for examinations, or waiting for an appointment. The ten per cent. or so of scholarships available for distribution in the secondary schools can thus accomplish very little in ameliorating this state of affairs. It is said on good authority that probably not one boy in ten thousand who goes through

the elementary school ever gets into the university.

With all these factors in hand, and, recalling that the scholarship appointees are presumably selected from the brilliant pupils, one can see how enormous are the chances against the child of an ordinary workingman ever breaking into the circles of the upper professional classes. The whole educational organization is so constituted as to perpetuate this intellectual aristocracy. The leaders of Germany, therefore, politically, socially, economically, and intellectually, are almost sure to be chosen from a group of about two hundred and sixty thousand, the population of the secondary schools at a given moment, selected primarily upon the basis of financial ability of the parents to meet the expenses of instruction in this type of school. Within this relatively small group, however, there is the utmost democracy of selection, where almost invariably the man who succeeds reaches the top entirely upon his merits. It is a real case of the survival of the intellectually fit. As will readily be apparent then, Germany, both on the score of centralization of control without responsibility to the people, and on the score of monarchical form of control with all that implies, presents a set of conditions quite foreign to anything existing in this country.

As is the case in France, Germany practically has two school systems, one for training the masses, and the

other for training the classes. The first of these includes the *Volksschulen*¹ and the *Mittelschulen*, together with the continuation schools and the lower vocational schools. The second includes what the Germans call the "higher schools," but which make up what we in America would recognize as secondary schools, together with the middle vocational schools; and the tertiary or university group, in which we find the universities, with their professional schools, and other higher vocational institutions.

The *Volksschulen*, as the name implies, are the real people's schools, for they enroll nearly ninety-five per cent of the entire school population of the country. Completion of this course satisfies the ordinary compulsory school attendance requirements, which, in the greater part of the empire, cover the period from six to fourteen years of age. This is a purely elementary school course, and includes substantially the subjects that one is familiar with in the lower school work in this country.

The *Mittelschule* (Prussia) is merely a variant of the *Volksschule*, established to satisfy a certain social need and to meet the demand for a little higher type of ele-

¹ It seems better to retain many of the German names, especially since the German school system is so entirely different from our own that to translate these terms into English would almost invariably give rise to misconceptions.

mentary education. Small fees, amounting to about eight dollars per year, are invariably charged in these schools, in return for which the pupils are taught one foreign language, and the course continues one year longer, extending from six to fifteen years. Aside from the foreign language, the additional year, and the slightly different social standing of the pupils entailed by the tuition fee, this school does not differ essentially from the *Volksschule*. Attendance here carries no other privilege than that conveyed by the ordinary lower school.

In any event, the graduates of these or any other schools may be compelled to attend continuation schools (*Fortbildungsschulen*) from fourteen to eighteen years of age, unless they are in Continuation
Schools. attendance upon some other educational institution. Twelve of the twenty-six states of the empire impose this obligation upon all boys—in some of them it is likewise required of the girls as well—and, in most of the other parts of the country, the larger towns by local enactment have passed legislation looking to the same end. The right to do this is granted by one of the provisions of the Imperial Trade Regulations. Without enumerating in detail the causes that led to the passing of this regulation, suffice it for the moment to say that its recent development resulted from a feeling of need for the enlargement of the mental horizon

of the masses of the people beyond what the *Volksschule* was able to give, an enlargement which primarily looked to greater economic efficiency, but which also emphasized the moral and civic aspects

The general basis for the organization of continuation schools can perhaps best be expressed by quoting from

x. Basis for Organization

Dr Kerschensteiner. "The ultimate aim of every public school, which is supported out of the common funds, is to train up its pupils to be useful citizens. A useful citizen is one who by his own efforts helps the state, directly or indirectly, to attain its purpose as a law-abiding and cultivated community. The first problem of the school, then, is to promote technical skill among its pupils, and concomitantly to arouse in them a love of work to as great a degree as possible. The second problem is to train the pupil early to employ this love of work and technical skill in the service of his fellow-pupils and his fellow-men. The third problem is to unite this awakened readiness for service, consideration, and moral devotion with an insight into the purposes of the body politic, in so far as the pupil's endowment and maturity make possible the engendering of such an insight. Our present-day schools are not altogether conscious of this three-fold problem. Where they are well organized they seek at most to solve the first problem, the education for individual skill. But there are no schools for social service." This

represents the ideal of one of the foremost practical schoolmen of Germany, a declaration of purpose that is yet far from attainment, even in Munich, but whose realization seems nearer there than anywhere else.

The regulations in force in Berlin may be taken as fairly typical of those in force wherever the continuation schools are found, all over the empire, 2. Berlin Regulations. although there are variations in details, as to the number of hours per week, subjects of instruction, and the like. According to the local statutes of Berlin¹ every male workman (apprentice, journeyman, or helper), who is engaged in any industrial or commercial work within the city limits, must attend the Berlin continuation school from fourteen until the completion of his seventeenth year.² This likewise applies in Berlin to all boys between these ages who may be out of work. Exception is made, however, in the case of those who may be attending any "higher school," or any recognized industrial, trade, or commercial school, as well as in the case of certain other specified groups, among them graduates of a six-year higher school, and those engaged in the government service. Instruction covers the subjects of German, arithmetic, and drawing,

¹ *Uebersicht über das Fach- und Fortbildungsschulwesen der Stadt Berlin, Schuljahr 1910-1911*, pp. 58-59.

² In December, 1912, a similar regulation was passed applying to girls under substantially the same general conditions, to become effective April 1, 1913. *Ortsstatut betreffend die gewerbliche und kaufmannsche Pflichtfortbildungsschule für Mädchen zu Berlin, 1913*

with special reference to the particular work in which they are employed, and may not amount to an average of more than six hours per week throughout the year, nor less than four hours per week regularly. These schools are all free. Not only are employers forced to allow their workers subject to this regulation time to attend school, but they are held responsible for seeing that the boys are actually present. In the case of unskilled labor this last clause is not operative, but the first is just as rigidly required. The employer who prevents an employee from attending such a school is subject to a fine of twenty marks, or three days in jail, for each offense. On November 1, 1910, there were 32,220 boys (5,396 in commercial classes) in these Berlin schools.

Parallel with the continuation schools, exists a large number of vocational schools for various trades, established upon municipal, guild, or corporate initiative, which the state recognizes as taking the place of the continuation school in satisfying the compulsory attendance requirements from fourteen to seventeen years of age.

The secondary schools—known in Prussia as “higher schools,” and, in South Germany, as “middle schools”—are composed of several groups of coordinate schools, whose common characteristic is that satisfactory completion of six years of work in any one of them entitles

the boy to the one-year volunteer privilege in the army, instead of the two or three years' service that are required of the conscript. These schools all begin at the ninth year of age and continue for nine or six years. The nine-year schools are the *Gymnasium*, the *Realgymnasium*, and the *Oberrealschule*. The first is an out-and-out classical school, the second is a semi-classical school, with Latin, but no Greek; while the third is a thoroughly modern school, with two modern languages and considerable science, but no classics. Since the reform of 1900 these have been on an equality officially, all preparing for the university, and with practically no differentiation of privilege in favor of the graduates of any type of school. Each of them has a six-year prototype, known respectively as the *Progymnasium*, the *Realprogymnasium*, and the *Realschule*, whose only purpose is to extend the opportunity for secondary education into communities where the population would not warrant the establishment of a nine-year school. Pupils enter these various types of secondary schools either through a three-year preparatory school department (*Vorschule*), attached to the secondary school in question, or after completing the first four years of the *Volksschule* course. This point offers the only normal transition from the elementary to the secondary school, and, once beyond here, the youngster finds almost insuperable obstacles to passing from

Secondary or
"Higher"
Schools.

one to the other. The elementary and the secondary school systems in Germany thus exist parallel to each other, and not as in this country, with the secondary superimposed upon the elementary.

As was true in the case of the elementary schools, so with the secondary schools we find a corresponding

Secondary Vocational Schools. group of secondary, or middle commercial, industrial, technical, and trade schools.

In the former case these special schools or courses came at the conclusion of the ordinary elementary school course; while, in the latter case, these vocational schools are incorporated in, or are parallel to, the ordinary secondary schools.

The tertiary group of schools—or, as we should say in American phraseology, higher education—includes

Higher Education. (1) the universities, with their philosophical, theological, law, and medical faculties; (2) a number of colleges of commerce,

with their general requirements on a par with those of the universities, and therefore of university grade; (3) academies, which may roughly be called “incomplete universities,” inasmuch as they are institutions with the same entrance requirements as the universities, but are lacking in some one or more of the traditional four faculties; (4) the great technical colleges, which correspond to our own Massachusetts Institute of Technology; and (5) certain other institutions of equivalent grade.

Among these last must be included schools for agriculture, forestry, military and naval science, and other corresponding kinds of institution

This whole educational system, complex though it may seem at first sight, falls into two large groups: the elementary schools, with the continuation and the other lower vocational schools; and the secondary and tertiary. Differentiation of Groups.

The boy who goes through the elementary school is practically in a *cul de sac*, as far as getting into the secondary or the tertiary is concerned. The chief objective difference between the first group and the second lies in the fact that the elementary school boy is drafted to serve in the army for two or three years, while the secondary school boy has the privilege of serving as a one-year volunteer, a privilege that can hardly be looked upon as an unalloyed joy, inasmuch as it means an outlay of from two thousand to eight thousand marks per year for the living expenses of the volunteer, which must be met by the young man's family. Nevertheless, the social prestige which attaches to this volunteer service is so highly prized that the opportunity of paying this sum is counted a privilege rather than a burden.

CHAPTER II

LOWER COMMERCIAL SCHOOLS (1)

COMMERCIAL education in Germany has never attained the position long since reached by industrial education, either in importance or extent.

Growth.

While the earliest of the real commercial schools—at Hamburg, Berlin, and Magdeburg—date from the second half of the eighteenth century, the present development is actually of recent date. The conviction was long dominant, and is still prevalent in certain parts of the country, that commercial training is attained solely in the school of experience. It is only since the international struggle for commercial supremacy became so strenuous that the champions of this old *laissez-faire* doctrine have begun to break ground. As has already been pointed out, the commercial schools parallel the general educational organization of the country, and appear in three distinct phases: elementary, secondary, and tertiary.

Commercial education in this elementary or lower group is found in the ordinary continuation schools, although there are certain other continuation schools with

optional attendance, as well as commercial evening schools for adults, some established by municipal foundation and some by chambers of commerce, guilds, unions, or upon other more individual initiative. The continuation school, which has been called the "newest link in the German educational chain," is widespread throughout the greater part of the empire.

**Types of
Schools.**

It is obligatory for boys in twelve of the twenty-six states, to wit: Bavaria, Saxony, Würtemberg, Baden, Hesse, Saxe-Weimar, Saxe-Altenburg, Saxe-Meiningen, Saxe-Coburg, Saxe-Gotha, Schwarzburg-Sondershausen, and Waldeck-Pyrmont. The opportunities for girls are considerably less general, although the girls' commercial continuation courses are rather more numerous than are the corresponding industrial courses. Attendance at continuation schools is compulsory for girls in only four of the above-mentioned states: Bavaria, Würtemberg, Baden, and Saxe-Meiningen; while in six others: Saxony, Hesse, Saxe-Weimar, Saxe-Coburg, Saxe-Gotha, and Saxe-Altenburg, this may be made compulsory by local ordinance. In addition the Imperial Trade Regulations clothe communities with power to establish compulsory continuation schools for girls, under the same conditions as for boys. In accordance with the terms of this provision many of the larger towns have already founded such schools.

Owing to the varying conditions throughout the empire, figures for the whole nation are difficult to obtain,

but, in 1910, of the boys in Prussia between
Statistics. the ages of fourteen and eighteen who were engaged in the trades, industry, and commerce, almost exactly thirty per cent. were in some type of continuation school. Inasmuch as the establishment of these compulsory continuation schools in that state is not universal, but is entirely dependent upon local option,¹ it is quite probable that some of the other states would show even better results. In Prussia, of the 385,000 so enrolled, about 340,000 were in industrial schools, and 45,000 were in commercial schools

The figures on the following page from the official reports of the Prussian Minister of Commerce and Industry ² show the situation in Prussia.

Even a hasty consideration of these figures will show some interesting results. In the six years from 1904 to

1910 the population of the industrial
Evolution. schools increased over sixty per cent., whereas the growth in the commercial schools was over one hundred per cent. The number of schools with optional attendance is steadily decreasing, but this is ac-

¹ This is not entirely true, for in 1888 the royal government put a compulsory continuation school regulation in force in East Prussia with a view to hastening the Germanization of the Poles who make up the major part of the population in that province

² *Verwaltungsbericht des königlich preussischen Landesgewerbeamts*, 1907, 1909, and 1912

PRUSSIAN CONTINUATION SCHOOLS

NUMBER OF SCHOOLS

	Industrial Schools			Commercial Schools			Guild and Union Schools
	With Compulsory Attendance	Without Compulsory Attendance	Total	With Compulsory Attendance	Without Compulsory Attendance	Total	
1904	1,183	107	1,290	221	69	290	428
1906 ..	1,450	85	1,535	276	58	334	409
1908 .	1,651	68	1,719	327	54	381	402
1910 .	1,749	128	1,877	463	38	501	285

ENROLLMENT

	Industrial Schools			Commercial Schools							Guild and Union Schools
	With Compulsory Attendance	Without Compulsory Attendance	Total	With Compulsory Attendance		Without Compulsory Attendance			Total		
				Boys	Girls	Total	Boys	Girls		Total	
1904 .	174,494	27,222	201,716			22,603		9,067	31,670	28,043	
1906. .	240,951	20,390	261,341	29,954	1,240	31,194	6,655	1,982	8,637	39,831	
1908 .	286,822	17,659	304,481	36,847	2,693	39,540	6,262	1,929	8,191	47,731	
1910. .	303,602	23,455	327,057	54,180	6,194	60,374	2,420	1,877	4,297	64,671	

accompanied by an even greater corresponding increase in the numbers with obligatory attendance. (The apparent exception noted in the industrial schools in 1910 is due to a change in the basis of reckoning, which appears for the first time at that date. If the former method was still employed the apparent exception would disappear.) The decrease in number and importance of the guild and union schools, together with the accompanying total growth, indicates that municipalities are gradually taking over the support of this type of school that was formerly assumed by semi-public organizations; in other words, that even this kind of education is being treated as a matter of public, not private, responsibility.

The table on the following page will show the sources of income for the Prussian commercial continuation schools for 1908 and 1910¹

One must be immediately struck with the exclusion of all but instruction expenses from this table, and the consequent rather small total expenditure. This is due to the fact that, in the main, special buildings are not required, but the classes are held in the regular school buildings, either early in the morning, or in the late afternoon and early evening.

Although the beginnings of the modern commercial continuation schools may be traced back to the municipi-

¹ *Verwaltungsbericht des königlich preussischen Landesgewerbeamts, 1909, 1912.*

PRUSSIAN COMMERCIAL CONTINUATION SCHOOLS

BUDGET

(Amounts are given in marks. To convert into dollars, divide by four.)

	Number Pupils	Expenses (excluding building cost and its upkeep)	Cost per Pupil	Income			
				Tuition Fees	Contributions from Chambers of Commerce, Guilds, and District	Local Tax	State Grant
		M	M	M	M	M	M
1908	47,117	1,452,884	31	778,704	190,238	245,050	238,902
1910.....	52,449 ¹	2,250,636	43	1,271,403	232,449	428,103	318,681

¹ This figure represents only the pupils in commercial schools, whereas the 64,671 given in the preceding table includes in addition those in the commercial classes in the industrial schools as well,

pal "writing and reckoning" schools of the seventeenth century, yet so insignificant was their development that

**Commercial
Schools.**

one is hardly justified in setting the date of their foundation before the third decade of the nineteenth century¹ Indeed, it was not until after the unification of modern Germany, at the time of the Franco-Prussian war, that any very considerable growth took place The opening of the last period in the development of this type of school dates from the founding of the "German Union for Commercial Instruction," in 1895 The 233 commercial schools in Germany at that time had increased to 367 three years later, to 522 in 1904, and to 650 in 1908, almost exactly one-half of them being in Prussia.

In 1909, of the 32 cities of the first class (over 100,000 inhabitants), 24 had compulsory commercial continuation schools, and in the others attendance

Distribution.

was optional Of the 199 cities ranging from 20,000 to 100,000 inhabitants, only 151 had commercial continuation schools, 108 of these having a compulsory attendance provision Prussia enjoyed the unenviable record of having 42 of the 48 cities without this type of commercial school. Of the 229 small cities (10,000 to 20,000 inhabitants) only 108 had commercial continuation schools, in 88 of which the attendance was

¹ The author acknowledges his obligation for this and the following statistical material to SCHILLING, *Das deutsche Fortbildungsschulwesen*, Leipzig, 1909, p. 65 fig.

compulsory, and in 20 optional Prussia again appears as the most backward, for she had 94 of the cities where none of the schools were found. Thus, of all the 169 German cities of between 10,000 and 100,000 population that had no commercial continuation schools in 1909, 136 were within the confines of Prussia, a situation that may be explained by the fact that Prussia is the only one of the larger German states where these schools are not required by state law.¹ Various attempts have been made there to enact legislation looking to this end, but the clerical influence has thus far been able to block them all. The situation has been deadlocked by the refusal of the anti-clericals to provide for religious teaching among the subjects of instruction, and the clericals would not sanction the law with this regulation omitted. It may be added that religion is one of the regular studies in Bavaria, where the Catholics are in the majority.

Despite the fact that the *Kultusministerium*, at Berlin, the Prussian educational authority, has exercised such a close control over school affairs in the kingdom in general, these commercial continuation schools, as well as most of the other activities for business and industrial training, have developed entirely outside its jurisdiction. They fall within the

Control.

¹ A recent regulation empowering the government to compel every town with more than 10,000 inhabitants to establish a compulsory continuation school is likely to improve this record materially within the next few years.

purview of the Ministry of Commerce and Industry, where there is a special department, or board (*Landes-gewerbeamt*), in charge of their administration. This board consists of a president, six regular members from the staff of the department, and twelve specially appointed members, almost all composed of directors and principals from the schools of the kingdom at large. There is, furthermore, a permanent council on industrial schools, consisting of (1) a general section, with representatives of the various government ministries concerned, of the Prussian Lower House, of the city authorities, of commerce and industry, and of the trades; (2) a building trades section; and (3) an engineering section—these last two being similarly representative in character. However arbitrary may be the ultimate control exercised by the paternalistic Prussian government, an effort has been made here to pay some heed at least to the advice of those most interested

The explanation for the development of this entire system of industrial and commercial schools outside the regular education department, and their control by the department of commerce and industry, is probably two-fold. first, the extreme conservatism of the *Kultusministerium*; and, second, the fact that these schools were largely founded by chambers of commerce, or other similar bodies in direct relation with the Ministry of Commerce and Industry, and subsequently were taken over

by the municipalities. The first of these is almost too well known to need further elaboration here, especially when one recalls that it is but little more than ten years since the only fully accredited entrance to the university was through the old classical portal. Official recognition of the parity between humanism and realism that was so hardly won at that time had required decades for its realization. Not only has the *Kultusministerium* shown no inclination to establish any kind of lower vocational schools, but there are no evidences of any desire on its part to introduce vocational subjects into the existing schools. The matter of the *Handelsreal*-schools, like those at Cologne, Frankfort, and Schoneberg, for instance, is only an apparent exception, which will be considered in its proper connection. The course of study in the elementary schools not only makes no provision for commercial or other vocational subjects, but shows no signs of modifying the old subjects to conform more nearly to vocational needs. Of course the very presence of the continuation schools to-day tends to eliminate the necessity for any such modification, but there is a feeling among the educational authorities that the present course of intellectual work in the lower schools represents an irreducible minimum, and the intrusion of work of a vocational nature would displace, but not replace, some of the essential subjects. Thus, it is pure geography, if one may be allowed to use such a

term, not commercial geography, and arithmetic, in its more general, not its special, commercial applications, that one finds in the course of study in the *Volksschule*.

Again, as one goes about through the various towns, and inquires as to the origin of the commercial continuation school, almost invariably does it appear that the chamber of commerce, or some other semi-public body, started a commercial course which continued until it was absorbed by the establishment of a municipal continuation school. Sometimes the interest of the old founding body still manifests itself in the partial support of the new undertaking, while at other times its energy is diverted to the formation of a higher commercial school for boys or for girls. Suffice it for our present purpose to note that these schools were largely founded by semi-public bodies which were in direct relation with the Ministry of Commerce and Industry. This fact, together with the above noted disinclination of the *Kultusministerium* to foster commercial or industrial work in its schools, rendered it quite natural for the ultimate governmental control of these vocational schools to be vested in the Ministry of Commerce and Industry, rather than in the Ministry of Education.

Subordinate to the board and the permanent council, noted before, the various administrative districts of the twelve Prussian provinces are combined in a more or less arbitrary fashion into eighteen areas, over each of

which is set an administrative councillor (*Regierungs- und Gewerbeschulrat*). This officer is a member of the administrative district council, with entire charge over all the commercial and industrial schools of his area. He stands directly between the ministry at Berlin and the local director

As has already been indicated Prussia has no state provision for compulsory continuation schools. The existing schools have all been founded in accordance with an imperial regulation, by virtue of which the community is left perfectly free to determine whether or not it shall have such a school. Once a school is created all the legal machinery of the government is behind it in the enforcement of school attendance and other provisions needful for its upkeep. It is then, in every sense of the word, a "compulsory school." Practically the only necessary step is in securing enough local support to commit the community to the financial burden by passing the measure through the municipal council. Every succeeding step follows naturally and in regular fashion. Many of the difficulties that might otherwise arise are eliminated through the existence of the chamber of commerce (*Handelskammer*).

"Chamber of commerce" in Germany differs decidedly from the body of the same name in the United States. As the American traveler is sometimes painfully aware, everything in Germany is regulated. One mordant, but

unusually well-informed critic of Teutonic manners and customs maintains that all this is necessary for a people with the instincts, training, and experience of the Germans. It certainly makes for orderliness and control, despite the fact that in the mass of the people it is almost exclusively objective. Among other things, merchandising is all carefully regulated, the entire conduct of business being specifically outlined in the Imperial Commercial Code. When a person engages in any mercantile business, and this is all very explicitly defined by the code, the district court enrolls him in the commercial register (*Handelsregister*). This simplifies the government's task of keeping track of him for purposes of taxation, but, incidentally, it gives him a certain standing in the community, and, among other things, entitles him to vote for the members of the chamber of commerce of his region or district.

Considering its character this chamber of commerce is relatively a large body, that at Barmen, for instance, a modern industrial city of close to 200,000 inhabitants, consisting of 24 members. Each is chosen for six years in such fashion that the terms of half the members expire every three years. The German chamber of commerce is thus practically the executive board of the associated merchants of a certain area. It is not a voluntary association, for the merchant

has no option as to enrollment in the commercial register, but once there he is likely to exercise his prerogatives in influencing the choice of his representatives. From this brief sketch the power and influence of the chamber of commerce, in formulating and moulding public sentiment, will be readily apparent, and one can easily understand how these bodies have been so effective in founding schools of their own, and when the worth of such schools has been demonstrated, have succeeded so generally in inducing the communities to take over their support. Civic pride, or perhaps civic rivalry, is an important factor that has considerably simplified this task. One town establishes a system of compulsory continuation schools. Its neighbors, not to be outdone, follow suit, and sometimes later awake to the fact that they have saddled themselves with a burden that is not altogether acceptable to a considerable number of the citizens. At least, in some of the towns that I visited, this was said to be the case.

Once the municipal assembly has decided to establish a commercial continuation school, the next step is the appointment of a *Kuratorium*, or board of government. While there is no uniform **Board of Government.** size for this board, its membership usually ranges in number between twelve and eighteen, and must contain representatives of at least the town executive, the Minister of Commerce and Industry, the municipal coun-

cil, and the chamber of commerce. The mayor, or one of his fellow burgomasters, as president represents the first of these; the administrative district councillor is appointed by the Minister to represent the central government; the municipal council chooses some of its own members to represent the council; and the chamber of commerce in like fashion selects its representatives. Minor variations will be found in the different localities. In Elberfeld, for example, four of the six municipal councillors must be merchants. Here also two members of the board of government are designated by the merchants' court (*Kaufmannsgericht*), subject to the approval of the mayor. Sometimes the municipal council appoints merchants quite apart from any of the bodies noted above. In Barmen, the clerks' association names two members of the board. Women, too, are at times found on these governing bodies. In Dusseldorf there are three, but they serve merely in an advisory and consultative capacity, having no power to vote. It may be unnecessary to add that only communities which have established girls' continuation schools have women board members, and they are found in only a relatively small number of these cities. Thus every effort is made to have all the various interests concerned represented on these boards of government. Perhaps more effort might be put forth to secure the coöperation of the ordinary educational officials, for although a representa-

tive of the *Kultusministerium* is found on the central council, it is rather rare to find a corresponding member on the local board of government. It is doubtful, however, if this would have any effect on modifying the work of the *Volksschule*, for this latter is largely regulated from Berlin, and the central authorities there seem rather satisfied that they have worked out a fundamental course of study of the essentials that is best adapted for the people's needs.

Aside from regulating the budget of the schools, securing the necessary appropriation from the municipal council for their support, and administering their financial affairs in general, the chief function of this board of government consists in securing a competent director. In places where the chamber of commerce has previously maintained a system of voluntary commercial schools, this has been relatively a simple matter, for the director has usually been taken over with the schools. So far as my experience goes, these directors are a thoroughly competent body of men, well qualified for the task in hand. All of them have been teachers in one capacity or another, and most of them have had practical experience in the world of business.

In the administration of school affairs, this director is a very powerful person. To be sure, since the min-

Director.

isterial order of July, 1911, he has had little to do with determining the subjects of study or the time allotment,

**Powers and
Duties.**

yet otherwise he is a real educational expert in charge of the work. He is practically responsible for determining the qualifications of his teaching staff, and he is left almost absolutely free in the selection of his force. Wherever the municipal continuation schools are found, the merchants are compelled to send all their employees who are between the ages recognized for school attendance, and the director is given large powers in enforcing this attendance regulation. He may even fix a fine, up to twenty marks, upon employers who do not send their employees to school at the appointed time, or who do anything to hinder them from going. Parents or guardians may be similarly punished for corresponding derelictions. Of course, the director is reasonably lenient, and has recourse to the fine only as a last resort, but it is a very effective club to hold over the heads of recalcitrant employers or parents. No complicated court proceedings are necessary. All he has to do is to fill out a blank and send it to the police authorities. They despatch an officer to collect the fine, and the matter is very simply settled. The employer may refuse to pay, and may elect to take the case into court, but it is always cheaper and simpler for him to settle on the spot

with the policeman. As a matter of fact, however, fines are very rarely imposed.

As has already been implied, responsibility for the support of the schools devolves upon the community, the funds for this purpose coming from the municipal treasury. According to the **School Support.** table (page 25) the major part of the expense for the whole of Prussia is borne by the tuition fees, but in the Rhine country, where the schools as a whole are probably best developed, the local tax is the largest single factor. In Cologne the budget for the school year ending at Easter, 1913, was 194,145 marks. Of this the city appropriated 100,000 marks; 85,000 marks came in through tuition fees; and approximately 9,000 marks were provided by the Prussian government. In Elberfeld, the city and the chamber of commerce share the net expense after deducting the income from tuition fees and state contribution. As a matter of fact, the latter here amounts to about one-third of the whole. In some cities the state pays nothing at all, but the chamber of commerce contributes toward the support. In the eastern part of the kingdom the state's share is relatively large. Reference to the table (page 25) again will show that of all four sources of support the local tax is increasing most rapidly. Furthermore, the expenses for buildings, including heating, lighting,

and cleaning (none of which appear in the table referred to) must all be borne by the communities, and will therefore materially increase the share contributed by them. Tuition fees vary from place to place, but range usually from twenty to thirty marks per year. There are evidences of a tendency to fix them generally at the latter figure. Payment of school fees is never exacted from pupils subject to the requirements of the compulsory attendance law. This burden must always be borne by the employer. In general, the regulations provide that the employer with whom the boy is working on June 15th and on December 15th is responsible for the fees for the current half year. In case the boy is unemployed at either of these times, the next employer becomes liable. Considering the fact that none of these young apprentices is receiving, at least during his first year, more than ten marks per month in wages (and in some cases nothing at all), the imposition of these fees on the employer can hardly be considered much of a burden. Pupils who attend these schools of their own free will have to pay their own fees. On the basis of 43 marks average expenditure per pupil, aside from housing charges, even the highest fees will cover only about two-thirds of the cost.

On the whole in Prussia, continuation school buildings and equipment are relatively very mediocre, es-

pecially, strange to say, in the larger communities. In the smaller places, they compare favorably with the elementary schools, for there they are housed in the same buildings, either having the exclusive use of vacant rooms or finding accommodation in the regular rooms at unoccupied portions of the day, especially during the late afternoon. This offers a good illustration of the conservation of resource and the utilization of dormant equipment. In the larger towns, many of the continuation schools have buildings of their own, but these are usually discarded elementary school buildings or other structures made over with only moderate success for school purposes. Directors of continuation schools are frequently hard pressed to provide suitable accommodation for their classes. It is a rare exception to find as at Elberfeld a fine modern building, simply yet tastefully constructed, and as well equipped for the purpose which it has to serve as any school in Germany. In South Germany, conditions on the whole are decidedly superior to those prevailing in Prussia. It is only fair to add that the continuation school idea developed considerably earlier in the south than in the north.

One is impressed by the general absence of decoration in the Prussian continuation school, even the likeness of the Emperor so omnipresent in other types of schools is usually missing. Directors explain this on the ground

that the continuation school course is entirely lacking in history, the subject that is of prime importance in developing ideas of patriotism, an attitude that substantiates a point of view frequently advanced with reference to German education, namely that there is a particular way of doing everything, and everything must be done in accordance with that way. Conditions outside Prussia are not quite so rigid.

It has not been altogether easy to find competent teachers for these commercial continuation schools, es-

Teachers. pecially since the opportunities for suitable training have been relatively few, and graduates of the training courses at the colleges of commerce are frequently too ambitious to accept ordinary positions in these lower schools. Directors had the alternative of appointing persons from the commercial world who were thoroughly familiar with the technique of business, but with no proved skill in teaching and probably with little aptitude for the work, or of selecting teachers from the *Volksschulen* whose skill as instructors had already been established, but who possessed only the layman's knowledge, or rather ignorance, of the minutiae of commerce. In this embarrassing situation not a few impaled themselves upon the first horn of the dilemma. They soon realized their difficulties, for barring the chance cases of natural aptitude for teaching on the part of some of the ex-business men,

the classes began to go to pieces. Recognizing that the other horn of the dilemma would bring a result differing only in degree from that already encountered, but appreciating further that proved teaching ability offered a safer basis to build upon than mere business knowledge, the central government and even some of the cities established series of evening extension courses in order to train the *Volksschule* teachers for commercial school work. Every encouragement is given them to study at the colleges of commerce as well, and not infrequently one finds teachers off on leave of absence for this purpose. Teachers fall into two general classes: regular teachers (*Hauptamtliche Lehrer*), and special teachers (*Nebenamtliche Lehrer*). The former spend all their time in these commercial schools, while the latter fill in here in connection with other work, for the most part being *Volksschule* teachers who come in for a few hours per week. It is apparently not at all difficult to attract teachers away from the *Volksschulen*, for the salaries in the commercial schools will range five or six hundred marks per year higher than in the ordinary elementary schools.

There does not seem to be any very close agreement as to the minimum training that is desirable. Some maintain that a few months in a business house at the close of the college of commerce course will give the necessary practical basis. The theoretical training at

the college will show the student what to look for in the business world, and a relatively short time there will suffice to give him the necessary grasp on the practical details. At least this ought to count for something in minimizing the force of the criticism of those who look upon the college course as emphasizing theory at the expense of practice. It would appear highly desirable to have no teachers who have not spent some time at a college of commerce, and still more desirable to have none without business experience in addition. For most places, however, these must be merely ideals for the present. Conditions are nevertheless moving in this direction. In Cologne, for instance, all regular teachers appointed in the future must have attended a college of commerce; and at Elberfeld all teachers in whatever department must have been in business for at least one year.

In a country like Germany, where everything is regulated and administered with the utmost precision, the recruitment of pupils is a relatively simple

Pupils.

matter. The Imperial Commercial Code confers upon the community full powers to make its own regulations for securing attendance at continuation schools in accordance with §120 of the Imperial Trade Regulations. The latest revision of these regulations, December 27, 1911, marks a decided advance for the continuation school, for the community is granted the

right to impose compulsory attendance at such a school upon all industrial workers between fourteen and eighteen years of age, boys and girls alike, whereas the previous regulations affected all boys between these ages, but included only those girls who were occupied in commercial work as assistants or apprentices. Schools in operation to-day were largely founded under the conditions prevailing anterior to December, 1911. Whenever the municipal continuation school is found, practically everybody between fourteen and eighteen years who is engaged in any kind of commercial work, unless he has been graduated from certain courses in what we should call a secondary school, or unless he is attending some other school which is recognized as fulfilling the same purpose as the continuation school, is subject to the operation of this law. Some communities insist inexorably upon attendance until the close of the school half year in which the pupil attains his seventeenth birthday, while some allow pupils who complete the elementary school course before fourteen and enter the continuation school at that time to leave the latter school that much earlier. On the other hand, in case the course is not completed satisfactorily, the compulsory attendance period may be extended in individual instances until the eighteenth birthday. The universal rule seems to make attendance depend upon location of work. In other words, a boy between fourteen and

seventeen may live in a city which maintains a compulsory continuation school, and secure work in an adjoining town that has no such school. He is not subject to the operation of the law, whereas another boy who lives in the above mentioned town but who comes into the city to work becomes amenable to the law. Administration of the law is relatively simple from the fact that employers are held responsible for notifying the authorities of all persons in their employ that fall within its provisions.

It may be well to observe here that the conditions of employment in Germany are fundamentally different from anything we have in America or from anything with which most of us are acquainted. True, the old apprenticeship system has passed away, but much of its form still remains. The great majority of the boys take up some trade or engage in a regularly recognized occupation that demands a period of learning. Unfortunate indeed is the so-called unskilled laborer (*Ungelehrnte Arbeiter*). Every effort is made to turn young men away from unskilled occupations, which, although they may attract by the prospect of more immediate gain, must necessarily result in a treadmill sort of existence. The city of Cologne, for example, has published two little booklets, one for boys and the other for girls, in which this question is discussed fully and frankly. These pamphlets

Conditions of
Employment.

furthermore state very briefly the physical qualifications required in the various ordinary vocations, showing what kinds of work are impracticable for those handicapped by certain physical weaknesses, list the occupations open to the deaf and the blind, and finally describe the work conditions of some thirty or forty different occupations that are available for the youth of Cologne. Not only does the last contain specific information as to the length of the apprenticeship period (usually three years), wages during this time, and ultimate earning prospects of the business, but also in most cases the amount of capital required to set up an independent business.

A pupil's first task on completing the elementary school course at Easter after his fourteenth birthday is to find a job, at least if he has not one already waiting for him. In some places, **Search for a Position.** the columns of the daily paper provide the only source of information; sometimes the employers seek out the elementary school principals; sometimes the chamber of commerce maintains a sort of intelligence office for mercantile pursuits; and in some few instances the city authorities conduct a vocational bureau. Cologne has a well organized service of this last nature that admirably supplements the booklets noted above. The following is a copy of the registry leaflet:

The question with reference to board and lodging with the employer is merely a survival of the old apprenticeship system that is seldom significant to-day. It might seem as though there would be only one answer in response to the question about wages. Its spirit would perhaps better be rendered: "Does the parent insist upon compensation?" As a matter of fact the places ultimately most desirable often bring no return at all during the learning period. One might almost say that the wages during apprenticeship vary inversely as the desirability of the position. Unskilled labor pays the highest immediate returns, while appointments in banking houses (which, by the way, are rarely if ever open to graduates of the elementary schools) carry no wage at all. Bonuses are frequently given at Christmas and at the end of the apprentice period that serve substantially the same end. In some of the more desirable industrial positions, like those with optical instrument manufacturers, the boy is even required to pay a considerable amount for his instruction and the privilege of learning the trade. One of the most significant portions of this blank is that filled in by the school physician. He can supplement the paragraphs in the municipal booklet with reference to physical qualifications for various occupations, and can very often prevent a pupil from making a serious and perhaps an irrevocable error in the choice of his life work.

Generalizations as to the nature of the occupations engaged in by these continuation school pupils are particularly difficult on account of the variety of classification used in school reports **Occupations of the Pupils.** Some differentiate merely the wholesale trades, while others enumerate as many as two score different lines of work with the number of pupils in each. It is almost banal to observe that the work accords with the prevailing industrial character of the town. In a big commercial center like Hamburg, the majority of the three thousand odd pupils in the commercial continuation schools are engaged in export and import trade alone, while if allied businesses like insurance, shipping, and commission houses are also included, more than three-quarters of the total number will be covered. In a manufacturing center like Barmen, the major part of these commercial pupils are found in the offices of the industrial concerns. In other centers where there are both boys' and girls' schools, the character of the work of the two sexes is diametrically opposed. The boys are chiefly found in the offices and in the wholesale houses, while the girls are largely engaged in retail trade over the counter. The proportion of girls in this kind of work as opposed to office clerical work will sometimes run as high as fifteen or sixteen to one.

Changes of occupation are relatively rare in Germany. No little care is taken to start one aright, but once

launched along a certain line, it is next to impossible to turn aside. The boy starts in to learn a business, whether it be industrial or commercial, and almost invariably contracts with his employer for the whole term of his apprenticeship,¹ normally three years. The employer takes the boy on one or three months' trial, the period being specifically stated in the contract with the stipulation that the youngster may be dismissed at the end of the probationary period if he is unsatisfactory, or is not suited to the business. Ten marks per month are the ordinary wage for the first year, twenty marks the second year, and thirty marks the third year. The insistence upon this three year term of apprenticeship at merely nominal wages is only another instance of the persistence of tradition, for it is rather difficult to see why all occupations, especially certain kinds of commercial work, should require three years to learn. Occasionally one comes across a business man who is frank enough to acknowledge that after all this is largely a matter of custom, and a scheme for getting a certain amount of work done for practically nothing. A boy enters the office of an industrial worker, for instance. He is classed as a commercial apprentice, for eventually he will be handling the books of the firm or will be engaged in the commercial side of the business. The first year he

¹See Appendix A for copy of indenture.

attends to the mail, copies letters, carries parcels to the post office, and acts as general errand boy. The second year he may have one simple book to look after, with possibly one or two more in the case of unusually bright boys. In the third year his responsibility is somewhat increased. The year after, whether the boy remains with the same firm or not, he becomes a full-fledged assistant or clerk. It sometimes happens that the boy learns little or nothing during his years of apprenticeship, but they must be gone through with, or he cannot secure a position later. This provision of itself is immensely significant in operating against any subsequent radical change in the character of one's occupation. Not only does this mean once an industrial worker, always an industrial worker, and once a clerk, always a clerk, but one is practically forced to continue in the same branch of industrial work, and in the same branch of commercial work all one's life. It is readily apparent, then, how serious the wise choice of an occupation in Germany becomes—a choice which must definitely be made at fourteen years of age. Substantially the only relief from this condition of affairs is offered by the lower ranks of the government service.

Many a boy shortly after the conclusion of his period of apprenticeship, goes off forthwith to serve his time in the army, with the idea of getting that task behind him so as not to interfere with his work period. For the

next two or three years the young man belongs body and mind to the nation. Although employers often give preference to their former employees at the expiration of the term of military service, they are under no obligation to do so, and the young man is compelled to find a new situation. Then it is that he must produce the papers showing completion of his apprentice period. The ordinary ranks of the government service, with its thousands of positions in the state-owned railway system, and its numberless other minor appointments, sometimes afford opportunity for a new choice of life work.

Continuation school pupils are so hedged about by regulations that they can hardly fail to attend the school

regularly and promptly. Parents or guardians are responsible for their children or

Attendance. charges on the one hand, employers are responsible for their employees on the other, while between the two stand the school authorities ready to prod either or both of these influences into vigorous action. There is thus not much chance of escape for the pupil. Individual illness, or death in the family is about the only valid excuse for absence, and woe unto the employer who thinks his own work is more important than the school attendance of his employees! Transgressions are relatively rare, such is the German's wholesome regard for the statutes. One city, with over five hundred pupils in its commercial continuation schools, in 1911-1912

chronicled only four instances when it was necessary for the police to punish employers for hindering employees from school attendance. It is by no means uncommon to find whole city systems where the unexcused, illegal absence runs from one-half to one per cent. On the whole, absences in Prussia may be reckoned at about four per cent., a very satisfactory showing. The communities that have no compulsory regulations, as might be expected, do not reach the same high standard in punctuality and regularity of attendance. This offers a good argument for communities that are willing to support continuation schools to make attendance compulsory, an argument that the central authorities lose no opportunity in advancing.

Discipline in the schools is universally excellent. In upwards of one hundred classes that I have visited in various parts of the country, I have yet to find a single instance of classroom disorder. I presume the German boy even of this age occasionally transgresses as does his counterpart in other portions of the world, but such occasions are certainly much rarer than they are in our schools. Various regulations in the school by-laws indicate that such possible breaches have certainly been anticipated and provided for by the school authorities. Circumspect behavior is enjoined on the way to and from school, and smoking at these times is specifically for-

**Discipline and
its Enforcement.**

bidden. "School arrest" is a term foreign to the vocabulary of the American teacher. It signifies detention in school behind locked doors. In extreme cases where this does not bring the desired results, the director may even order police arrest. Theoretically this may mean two or three days confinement in the police station, but in practice the parent pays a fine instead, and the boy is released. Occasionally one finds school reports that chronicle with infinite detail all such serious breaches of discipline.

Two hundred and forty hours of attendance constitute a year's school work. This extends over forty weeks of six hours each. In some towns this is divided, wherever possible, between two days with four hours one morning and two hours in the afternoon of another day. Some directors prefer two sessions of three hours each, and some others arrange their programs for three sessions of two hours. The longer day that is possible in summer (from seven o'clock in the morning) offers opportunity for still another variation—three sessions in summer, and two in winter. There are certain advantages to be claimed for either the double or the triple session. There is always a certain amount of waste in beginning and closing the session which would seem to throw a certain advantage in favor of the two session plan, aside entirely from the economy on the part of the pupils in

**Year and
Sessions.**

going to and from school, and the probable decrease in the number of latenesses. On the other hand, the three session scheme has the advantage of frequency and regularity, and minimizes the loss of inertia on account of the shorter interval between sessions. The solution of this question offers a restricted, though profitable field for empirical investigation, which one would expect the Germans to attack with avidity. At the present, however, it is impossible even to determine the prevailing norm without a more extended analysis than the available material will afford. With the sessions coming on different days, and dividing the week as symmetrically as possible, one finds combinations like the following: 8-12 a. m. and 2-4 p. m., 7-10 a. m. and 2-5 p. m.; 10-1 and 2-5; 10-1 or 2-5 (two days per week); 7-9 a. m., or 8-10 a. m., or 3-5 p. m. (three days per week). When the schools were first organized, there was a deliberate attempt to hold the sessions so as not to interfere with the working day; that is, after eight o'clock at night, or on Sunday, always in the latter case, however, so timed as to avoid the hour of the principal church service of the day. It soon became evident that as thus held they were encroaching upon the already meager recreation period of the young laboring classes, and furthermore the best results were not obtainable from the work because the evening classes were held at the close of a

hard day's labor when the physical and mental vitality was at relatively low ebb. A reform looking toward the correction of these abuses was therefore instituted. As far as possible all classes are to be held upon week days between seven o'clock in the morning and eight o'clock in the evening, school time thus counting as a part of the regular working day. While the ideal has not yet been reached, Sunday classes and evening work have been very largely eliminated from the commercial continuation schools. According to the latest official report,¹ in all the compulsory commercial continuation schools in Prussia in 1910, only twelve per cent. of the instruction was given after eight o'clock at night, and less than one per cent. on Sundays, the remainder falling between seven o'clock in the morning and eight o'clock in the evening. The western provinces of the kingdom present more than twice as favorable a showing in this respect as do the eastern provinces. The whole situation shows a considerable amelioration over the previous returns. Sunday classes will probably never be entirely eliminated, but the authorities are making every effort to discourage all after eight o'clock at night, unless there are more than six hours per week in the course.

¹ *Verwaltungsbericht des königlich preussischen Landesgewerbeamts*, 1912, p. 75.

As the reports so often emphasize, the commercial continuation school is a "special school" (*Fachschule*).¹ Incidentally, it must make up the deficiencies in the pupil's intellectual training that properly fall to the province of the elementary school, but primarily its function is to provide him with a special scientific equipment that shall open up the whole field of his future commercial life, that shall give him the theoretical background to supplement the practical experiences of every day business. The official regulations issued by the central authority put this somewhat more simply when they say ² "The problem of the compulsory continuation school is to further the vocational training of young people between fourteen and eighteen years of age, and to cooperate in developing them into efficient citizens and individuals."

¹ One might perhaps better render this for the American reader by the more comprehensive "vocational school" The German *Fachschule* is applied to vocational school, industrial school, trade school, technical school, university, etc., in other words to any school that prepares for a special work. The English language unfortunately lacks any such general term, though "vocational" would seem to come nearest to it.

² *Verwaltungsbericht des königlich preussischen Landesgewerbeamts*, 1912, p. 138.

CHAPTER III

LOWER COMMERCIAL SCHOOLS (2)

PROGRAM OF STUDIES

PREVIOUS to Easter, 1912, the various programs of study represented a considerable diversity of subjects of instruction. Since that date, the new regulations of the Ministry of Commerce and Industry have imposed a nearly uniform program upon all, although the new scheme will not be entirely in force until the spring of 1915. In accordance with this, the six periods of the preparatory division are arranged as follows.

**Programs of
Studies.**

German, 3 hours, and arithmetic, 3 hours, or German, 3 hours, arithmetic, 2 hours, and writing, 1 hour.

The eighteen hours of the three regular divisions are apportioned as follows.

Commercial science, with German, and Correspondence, at least 6 hours.

Arithmetic, at least 5 hours

Bookkeeping, at least 3 hours.

Civics, at least 1 hour.

The remaining three hours may be devoted to economic geography, to writing and stenography, or may be distributed among commercial science, arithmetic, and bookkeeping.

In case the course occupies more than six hours per week, the rest of the time may be utilized (1) in a more extensive study of German, civics, and commercial subjects, (2) for foreign languages, or (3) for stenography, penmanship, and typewriting. Under like conditions, the introduction of compulsory gymnastics and games is strongly recommended.

Below will be found two suggested distributions of subjects and time allotments for the three year course, with variations (in parenthesis) that may be followed in the smaller communities where the number of pupils is not sufficient to warrant a separate class for each year:

	Lower Division	Middle Division	Upper Division
I Commercial science, with German, and Correspondence	3 (2)	2	2
Arithmetic	2	2	1 (2)
Bookkeeping	— (1)	1	2 (1)
Economic geography and Civics	1	1	1
	6	6	6

Poor writers in any division may be compelled to come an additional hour for penmanship.

	Lower Division	Middle Division	Upper Division
II Commercial science, with German, and Correspondence . .	2 (3)	2 (3)	2
Arithmetic . . .	2	2	1
Bookkeeping .	—	1	2
Civics	—	—	1
Penmanship and Stenography	2 (1)	1 (—)	—
	6	6	6

A suggested distribution is also appended for those communities that have only four hours per week, a practice that is recognized by authorities under exceptional conditions, but one that is never encouraged.

	Lower Division	Middle Division	Upper Division
Commercial science, with German, and Correspondence .	2	1½	1½
Arithmetic	2	1½	1½
Bookkeeping	—	1	1
	4	4	4

While the central authorities do not refuse to sanction modifications in the time allotment, they are specially solicitous against further dispersal of the time into smaller units. In fact, one of the chief purposes of the new program was to avoid multiplicity of subjects and to reduce the number to the minimum. At all events, they have accomplished much in simplifying the task of the investigator, if only in unifying the nomencla-

ture. There are only slight indications of any tendency to take advantage of the modicum of freedom provided in the regulations, for the programs of the various city systems conform almost literally to the suggested scheme. Some directors refer with ill-concealed satisfaction in their annual reports to the few changes necessary in their own school programs in order to make them accord with the new regulations. The first suggested distribution of subjects and hours (p. 59) seems to be the one most generally adopted.

Under the caption Instruction and Education, the official regulations assert¹ that "instruction in the continuation school must especially consider the peculiar characteristics of the period between the fourteenth and the eighteenth year, the awakened feeling of honor and the impulse toward independence being of particular value as instruments of education. Especial stress is to be laid on character building upon a broad, moral-religious basis.

Aim.

"Topics of instruction must always be selected so as to further the fundamental purpose of the school, to cooperate in ministering to the pupil's subsequent life and vocational interests, and to enhance the pleasure derived from work. . . . A proper limitation of the material presented to the pupils is highly desirable. An

¹ *Verwaltungsbericht des königlich preussischen Landesgewerbeamts, 1912, p. 141.*

excess of topics which cannot be assimilated through lack of time is to be deplored. Only so much material is to be brought before the class as may be thoroughly assimilated and mastered, allowing adequate time for practical application and reviews."

Teaching procedure receives brief consideration in the new regulations. It is supposed to differ materially from the practice of the lower school even as the ages of the two groups of pupils are different. Formal question and answer are not to be employed exclusively either in the presentation of new material or in the review of old. As far as possible problems should be given which draw upon the pupils' own experience, and which would actually be encountered in their every day work. "The aim must ever be to free the pupils from the leading strings of the teacher and to spur them on so as to make them capable of independent further self-development at the close of the school course."

All these excerpts seem to indicate a desire for a feeling of self-reliance, and an independence of thought on the part of the pupils of the continuation schools that are quite at variance with the traditional principles of a paternalistic government like Germany. What little self-reliance appears, is confined to very narrow limits. The government, by the complicated system of safeguards with which it surrounds the citizen, deprives him largely of the opportunity to exercise his individuality

It taxes him to almost unbelievable limits, to extremes unthinkable under conditions of real democratic control, on the ground that it is much more competent to expend his money wisely than is he himself. With the modicum of his earnings that remains he is free to do as he chooses, but when living expenses are provided for, only an emasculated freedom of choice is left to the individual.

Despite steady work and a thriving industrial situation, living conditions are growing steadily worse. The lowest classes can have meat only with the greatest difficulty, and even the middle classes are beginning to feel the strain. Taxes are everywhere mounting by leaps and bounds. Formerly the state taxes were collected through local officials. Not long ago, in the belief that too much leniency was often shown here, the central government determined to make its own collections. A force of officials was sent to each large center, offices were opened, and a new régime was inaugurated. Despite largely increased expenditures for collection, the net amount turned into the government treasury was considerably augmented. It merely meant a more careful gleaning, with the people paying the difference. One tax collector found that a certain commercial traveler was allowed by his firm fourteen marks per day on his expense account. (This was readily ascertainable, for every business man must keep his books in a prescribed

fashion, and must at all times have them open to government inspection) He informed the traveling man that he did not need more than twelve marks a day for traveling expenses, and that therefore he must pay an additional income tax on the extra two marks per day, 720 marks per year The traveler protested, but in vain. The government had decided, and he must pay. It would be quite futile for the firm to attempt to get the better of the government by cutting the allowance to twelve marks The state would still collect its tax on the other two marks.

In a similar relentless fashion, the government collects a church tax and transmits it to the churches This can only be construed on the ground that the government knows better what the individual's contribution should be than he himself. One practically has to pay it whether he is in accord with the church or not. True, by going through a certain process, he may declare that he is not in sympathy with any church, and may swear off the tax, as it were. Even then he is not relieved from the necessity of paying it for two years Such a procedure, however, is somewhat on a par with taking the poor debtor's oath in America, for the person who does it becomes almost a social pariah

The spirit of initiative is practically possible only within limits marked out by a government that is

responsible not to the people, but to the king alone. Independence of thought on the part of the masses of the people is in reality almost a euphemism. German officialdom seems to have a wholesome dread of anything unusual; it apparently believes it inimical to the public weal to let the people really think out anything for themselves. The proletariat believe they think absolutely untrammelled, but in a country so plentifully supplied with subsidized and semi-official newspapers which so frequently put before their readers in the morning the policies carefully disclosed for the benefit of their Berlin correspondents the day before, what opportunity is there for any real independence of thought? True, the people may form their own judgments, but these are largely founded upon material emanating from inspired sources. The affair at Agadir and the incident at Nancy show what a marvelously organized press bureau the government possesses for directing the formation of public opinion. One ought not to be surprised, then, at the number of thinking men who are fairly obsessed by the idea that the hand of the world is against Germany, that Russia, France, and England are only waiting the opportune moment to pounce upon her. With the prevalence of this feeling, the voting of war budgets becomes perfectly simple.

One scarcely thinks of independence of thought in a country where the principles of the dominant single

party in the national assembly (1913) are anathema in the schools. Not only has a Social Democrat absolutely no chance of securing a teacher's or any other appointment in the gift of the government, but if one such official dares to exercise any freedom of thought and espouses the principles of this party, he will be officially guillotined with the utmost expedition, and will forthwith forfeit all benefit of pension and the like that may have accrued by reason of past services.

With certain qualifications of terms, then, the continuation schools indeed do strive to develop self-reliance, initiative, and independence of thought, but always with the German connotation, and not with that commonly accepted in America. One must constantly keep in mind that many expressions are interpreted in terms of national ideas and national ideals. Be that as it may, the subjects of study and the methods of instruction seem admirably suited to attain the desired end. Commercial science, German, correspondence, arithmetic, and bookkeeping are narrowly vocational; the economic geography offers some opportunity for a wider orientation, but always from a purely utilitarian viewpoint; and the civic instruction provides a modicum of direct training for citizenship. Everything is reduced to its lowest terms, and everything of an adventitious nature is carefully eliminated. Below will be found a

more definite analysis of the scope of the various subjects, the aims to be attained, and some statement of the means by which the results are reached.

Commercial science (*Handelskunde*) might perhaps more exactly be rendered "knowledge of business," for it aims to acquaint the pupil with the various minutiae of commercial life, its practices rather than its theories¹ It is so closely bound up with German and correspondence as to be united with them under a common caption. "German" in this connection has nothing to do with the literature of the language. In fact, the term is almost superfluous, for all essential details might be presupposed by the commercial science and the correspondence.

Commercial
Science,
German, and
Correspondence.

While the expression "commercial science" is universally used, one must not infer that the topics treated will be universally the same. In commercial ports like Hamburg or Duisburg, the subject matter would pay particular attention to the shipping and transportation trade, while in great manufacturing centers like Barmen and Elberfeld, the commercial work would reflect the prevailing industries of the region. In general the topics include:

I. Commercial
Science.

¹ The major part of the content of the various subjects found on the pages immediately following has been adapted more or less freely from *Verwaltungsbericht des königlich preussischen Landesgewerbeamts*, 1912, p 142, et seq.

LOWER DIVISION: The apprentice at work and at school, conduct of business; relations with customers, buying and selling, shipping by parcel post, express, and freight

MIDDLE DIVISION: Trade; credit, especially bills of exchange and checks

UPPER DIVISION: Banking and exchange; relations with the government; fundamentals of trade, the trading class, and partnership; general review.

Teachers are urged to bring before their pupils only those problems and situations that would be encountered in the daily routine of business. Fundamentals of trade would therefore include: offers and acceptances, filling orders and delays, sales and payment therefor, claims and claim procedure, shipping by post and railroad, circulation of bills of exchange, relations with banks and the exchange. The regulations of the continuation school, the apprentice's indenture, advertisements and notices in the daily papers, the savings bank and its pass book, the tax bill, market reports, insurance contracts, and the like offer particularly good points of departure for discussion. The economic and the legal aspects of the foregoing should also be considered. Occasionally references to the historical development of the postal system, bills of exchange, and the stock exchange, may contribute to vitalizing and solidifying the

instruction Lessons may also be drawn from commercial life for inculcating ideas of good citizenship. Not only must a business enterprise be conducted for its own profit, but at the same time it must rest upon a broad ethical basis and be conducive to the national economic weal. From this point of view are to be treated the relations between employer and employee, the significance of business integrity, the dependence upon credit in the business world, the uniform regulations of finance and customs, and the like.

The pupil is expected to be able to execute independently, readily, and correctly the most important papers he is likely to meet in his business

2. Written Work.

or civic life, and to express himself clearly and precisely on all subjects that fall within his range of experience. The written work must be strictly limited to his probable needs, and much stress is to be laid upon drafting business letters. It goes without saying that clear-cut ideas are absolutely essential to correct expression. Letters will then be drawn up and formulated in accordance with specific situations. As far as possible, they must be written by the pupils working independently. Variety of oral expression is encouraged as a means of developing a flowing and pleasing style. Regular printed forms occurring in the daily routine of business are brought into the class room, and the pupils are trained to fill them out correctly and

intelligently.¹ The pupils are drilled in drawing up in correct form letters, circulars, business advertisements, bills, receipts, petitions and the like. Essays on commercial topics, lesson notes, and business forms filled in by the pupils must be examined frequently by the teacher and returned to the writers for correction.

Although in the continuation school, except in the preparatory division and more exceptionally in the lower

3. *Mother Tongue.* division, formal grammar, spelling, and punctuation have no special place, all these

subjects are treated incidentally throughout the course. Every piece of written work is a composition lesson, and every recitation is an exercise in correct oral expression. Foreign words and expressions that have become current in the commercial world are to be explained and their correct use and spelling taught, but wherever there are satisfactory German equivalents, these latter must be employed. Every effort is to be put forth in inculcating

¹ The number of such printed forms is nothing short of astounding. One teacher with whom I talked stated that there were probably two hundred used in the lower schools. This is far from an exaggeration, as one who takes the trouble to glance through the more than four hundred different blanks and forms in the set of "*Kaufmännische Briefwechsel- und Formularsammlung*" issued by the W. Bertelsmann Verlag in Bielefeld will easily convince himself. There is a prescribed way of making out every paper, whether it be addressing the envelope of a letter, or the label on a package to be sent by fast freight, making application for a money order, or sending in a claim for goods lost in transit, and the pupil must actually write these and countless others in the class room.

a pure German, and a vigorous campaign is to be waged against the questionable and often faulty provincialisms that so readily creep into the language of business. Except in the preparatory division, no time can be spent upon formal reading, for this is of little moment in commercial science. Readiness of speech and the accompanying written drill are far more important. Yet facility in handling the ordinary printed forms of business life and documents such as statutes, contracts, and the like is an essential accomplishment. Reading may be treated incidentally in connection with the interpretation of selected passages from the Commercial Code (*Handelsgesetzbuch*) and the Civil Code (*Bürgerliches Gesetzbuch*). Further than this the teachers can only urge upon their pupils the necessity and importance of good reading and direct their attention to this from time to time.

Practically all the lessons under this general rubric that it was my good fortune to hear, belonged to the division of commercial science or business procedure, and I venture to say that this subject occupies by far the greater part of the seven week hours devoted to the general group during the three year course. It certainly is most in evidence to the visitor, and is the center about which nearly everything else revolves. The arithmetic is based upon it, the bookkeeping is necessarily built up on the

**Methods of
Instruction.**

same foundation. As has been already indicated, it is primarily concerned with business practices rather than business theories, for one must constantly bear in mind that this is purely a vocational school in the narrow sense of the word, that its purpose is to teach the real A B C's of commercial life. What the business man does and how he does it are of prime importance, not why does he do it, or how else might he do it. The whole German business procedure is so prescribed and regulated that a very definite program of work can be laid out which will include practically every conceivable situation the ordinary man will ever meet. The Imperial Trade Regulations (*Gewerbeordnung*), the Commercial Code (*Handelsgesetzbuch*), the Merchants' Courts (*Kaufmannsgerichte*), the Insolvency Regulations (*Konkursordnung*), and the Bills of Exchange Regulations (*Wechselordnung*), each a small volume which may be purchased for at most twenty cents, contain practically all that a business man ever needs to know about the legal aspects of his enterprise and its status, while the modicum of all this information with which the ordinary clerk, employee, or even bookkeeper should be acquainted is small indeed. Within the last few years, many good manuals have appeared that bring together all the essential facts in small compass,¹ but

¹ See KNORR, OTTO, *Der kaufmännische Unterricht Handbuch der Methodik für Lehrer, Kaufleute, und Studierende* Berlin, 1913 This

practically none of them ever gets down into the continuation schools. Purchase of books is reduced to the minimum, the teacher furnishing the chief source of the pupil's information. Since the acquisition of facts and the successful following of a mere rule of thumb procedure play such an important rôle in the work of the continuation school, it is perhaps not surprising that the question and answer method of instruction is so prevalent, notwithstanding express suggestions to the contrary in the official regulations issued from Berlin. Occasionally one finds instances of definite efforts to stimulate independent thought on the part of the pupils, but they are rather infrequent.

One lesson that I heard in the lower division, occupying part of an hour, was devoted to a résumé of the various ways in which a merchant may ship small parcels: freight, express, fast express, and parcel post. The government, by the way, through its railroad ownership handles all this traffic. Each of these was defined, and its applicability to various kinds of goods was carefully explained. Delay in delivery may not exceed the following maxima: for freight packages, two days for despatching, one day for forwarding the first hundred tariff-kilometers, and one day for each additional two hundred kilometers. This lesson is invaluable work is indispensable for the student of commercial education in Germany and Austria. It contains full bibliographies. See in this connection pp 191-193.

Typical Lessons:
1. Shipping.

hundred tariff-kilometers; for express packages, one day for despatching, and one day for each three hundred tariff-kilometers, for fast express packages, one-half day for despatching, and one-half day for each three hundred tariff-kilometers. Parcel post packages are subject to the ordinary delivery conditions of that class of mail. Germany, including Austria as well, is divided into six zones with the following limits in geographical (German) miles: 10, 20, 50, 100, 150, and over 150. There is a carefully graduated scale of charges from twenty-five pfennigs for five kilograms or less, and five pfennigs extra for each additional kilogram, up to fifty pfennigs in the sixth zone for five kilograms or less, and fifty pfennigs for each additional kilogram. After going over each particular weight for each zone, the whole was generalized in much the same form as for the two zones stated above, and one or two practical examples were given, such as: "What is the cost of shipping a seven kilogram package from here to a town in the sixth zone?"

This work in the first place shows something of the mass of detailed information that the pupil has to master and carry in mind ready for instant use. Again it indicates the immense superiority of the German shipping system, and suggests how it is possible for you to ask your book dealer in Cologne to order you a book from Leipzig, and to have him tell you exactly when it will

be ready for you. He knows just how long it will take for his letter to go; he knows that the order will be filled within a few hours if the book is obtainable in Leipzig; and he knows exactly how long it will take for the parcel to reach him. If one goes to the trouble of reading the post office regulations a little further, one will find that for Germany and Austria, the address on a parcel post package must be written on a special yellow label, while for other foreign countries, a light gray label is required; unstamped packages must pay an additional fee of ten pfennigs, and numerous other regulations. None of the latter regulations was considered in this particular class, but they were unquestionably taken up at another time.

Another teacher in an hour's lesson started with a phase of shipping merchandise by rail (*Eisenbahnverkehr*), moved on to the various methods of paying for goods purchased in another town, and concluded with a somewhat extensive consideration of bills of exchange. All things considered, it was one of the best lessons I heard in the continuation schools. The first two parts were largely in the nature of review, relatively little new work being presented, and the experience of the pupils being drawn upon as freely as possible, while the last and most important part consisted chiefly of new material. Fatigue was avoided, in spite of the full sixty minutes employed, by

2. Bills of Exchange.

the variety of subject matter, and the pupils did as much individual thinking as was possible considering the nature of the material, and the purpose in view.

A claim for the recovery of goods shipped to the wrong address provided the immediate point of departure. Two boys in the class were discovered who had come across just such an experience in the course of their business. After strict injunctions against using any names, the teacher asked them to tell exactly what steps were taken by their employers and how they eventually recovered the merchandise. It is a very complicated process, whose recital would be of little interest to the reader. Suffice it to say, that a specific form of claim must be used. This was thoroughly discussed, and the pupils were directed to write this out each for himself for the next time, which, by the way, a goodly number did during a part of the intermission that followed the lesson.

It was an easy transition from this topic to the various ways a purchaser might pay for goods bought in another town. The money order, postal check, exchange on the Imperial Bank, and currency sent by ordinary letter post were quickly passed in review, with a brief statement of the details necessary in each of these instances. One might add that the last is a perfectly safe

method of procedure in Germany and is very convenient where the exact sum can be obtained in paper money. It is only necessary to write the precise amount on the outside of the envelope and to pay a slight additional fee calculated on a sliding scale.

The foregoing furnished a natural preliminary to a somewhat extensive consideration of the ordinary bill of exchange. It may be noted in passing that the personal and the certified check as we understand them in America are practically unknown in German business circles, the great majority of the commercial payments being made by the time-honored bill of exchange. This is consequently the most important single document with which the commercial apprentice must be acquainted. It certainly occupies a dominant place in the work of these vocational schools, although some recent statistics declare that fifty per cent. of the commercial pupils never have actually to handle these bills in the course of their business careers¹. Nearly every boy in this class had seen a real bill at his employer's office, so most of the essential features were skilfully drawn from the pupils, all, I believe, except the presence of the word "Wechsel" in the body of the bill. With these facts in hand, supplemented by some additional data from the teacher, the following was written:

¹ KNORR, *Der kaufmannische Unterricht*, p. 21.

Dusseldorf, den 4 Marz, 1913.

Drei Monaten nach heute, zahlen Sie gegen diese Prima Wechsel an die Order des Herrn B.— die Summa von Mark acht tausend, Wert in Waren.

An Becker & Co ,
Dortmund.

F Schmidt & Co.

The five different kinds of bills of exchange, considered from the point of view of the time to run, were touched upon briefly, passing consideration was given to the acceptance by the drawee, and the eight essential parts of the bill were carefully noted, to wit: (1) place and date; (2) when payable, (3) presence of the word "Wechsel"; (4) payee; (5) amount; (6) drawer; (7) drawee; and (8) place of payment. Finally came a rapid review of the whole matter on the bill of exchange. Extended consideration of the acceptance or refusal of acceptance by the drawee, indorsement, protest, and numerous other attendant questions were not touched upon at all, but they would all come up at other times. The facts relating to the bill of exchange provide sufficient material for many lessons.

A third year class devoted a lesson period to a consideration of some salient features of the German bank-

ing system A hasty sketch of the historical

3. Banking.

development of banking among the Romans, Greeks, and Babylonians, the use of money in trade, and the eventual introduction of exchange in Italy in the fourteenth century, provided a fitting ap-

proach to the present system. The character of the facts brought out and the means employed in doing this may be suggested by the following notes on a portion of the lesson:

Teacher "What is our leading bank?" Pupil "The Imperial Bank" T "Is this a government bank?" P "No" T "What kind of a bank is it?" P "A private bank" T. "Under whose supervision is it carried on?" P "Under the supervision of the state authorities" T "Was this the first bank of the kind in Prussia?" P "No" T. "What was the name of its predecessor?" P "The Prussian Circulation and Loan Bank." T. "Who founded this bank?" (This was too much for the class, and the teacher supplied the information) "Frederic the Great." T. "When was the Imperial Bank established?" P "1875." T. "What are its functions?" P. "It is a medium for settling accounts, controls the currency circulation, and regulates the rate of discount" T. "What is the amount of its capital?" P. "M 180,000,000" T. "Is the Imperial Bank the largest bank in Germany?" P. "No" T. "What is the largest?" P. "The Deutsche Bank, Berlin," etc, etc.

Thus the lesson went on. Nearly every answer given was reviewed by another pupil a few moments later. Facts were certainly driven home, but the pupils gained little out of the lesson beyond the bare facts. Yet this was a lesson whose spirit extended considerably beyond the narrow utilitarian limits of most of the work in this commercial science, for few if any of the points brought out had any direct bearing upon the daily routine of business. The issuance of bank notes was discussed at some length, but in this same narrow fashion. Foreign countries were brought in, especially France, England, and the United States. Much to my surprise, the con-

ditions under which American national banks may issue bank notes were given correctly by the pupils. Finally, during the last part of the period the work assumed a more practical turn and took up the subject of discounting bills of exchange, a topic bristling with technicalities for the layman.

A lesson in the same general field which I heard in a girls' class in Hamburg was essentially different in character. Hamburg is a free city, and the conditions prevailing there are not the same that one finds in Prussia. The course in question,¹ three semesters in length with four hours per week in winter and six hours in summer, is primarily for salesgirls. While business science (*Geschäftskunde*) here is restricted almost exclusively to the conduct of the young woman in the shop, considerable scope is afforded for incidental references to the general attitude, bearing,

¹ CONTINUATION SCHOOL FOR SALESGIRLS—HAMBURG

Subjects	Periods per Week		
	1-Semester	2-Semester	3-Semester
German, Business science, and Department	2	2	..
Arithmetic . .	2	2	..
Commercial science and Business correspondence	.	.	1
Commercial arithmetic . . . .	.	..	1
Bookkeeping . . . . .	..	..	2

and dress of the girl outside, conduct on the street and in public conveyances, deference toward elders, and the like. Personal appearance of the clerk, neatness in dress, care of the teeth, hair, and hands, politeness toward customers, consideration of fellow employees, and numerous other questions of a similar nature all come in for a share of attention.

One girl was called up before the class to act as saleswoman in an imaginary transaction, supposed to take place in a woman's clothing department. Another one was sent out of the room with directions to act as the would-be purchaser of a coat. Very shortly, the latter opened the door and walked in. The saleswoman greeted the customer politely, found out what she wanted, fetched a chair for her to sit upon, and brought several coats (selecting from those of her classmates that were hanging along the wall of the school room). After considerable discussion, the clerk found a coat that appealed to the customer, and had her try it on. It did not fit, and besides the weight of the material was not exactly to her liking. The clerk brought several more. After trying on three or four others, the customer surveying the fit in an imaginary mirror, she finally found a coat that suited her, and agreed to take it. The clerk took down her name and address in thoroughly formal fashion, and promised to deliver the coat at a certain time. Just at this moment, another girl, sent out shortly

before, came in as another prospective purchaser. Thus the clerk had two clients to handle at once. She ushered the first one to the door, and then turned to the new arrival. This latter was very hard to please. She looked over many coats, trying on several, but found nothing to her taste, and finally went away without buying.

Then the other members of the class were called on for their criticisms. (At the outset of the work, they had been told to watch carefully for points worthy of note. All took out pencils and paper for their record, but very few wrote anything. The teacher had been somewhat more active in this direction.) Few of the pupils had any observations to make. The teacher pointed out several noteworthy characteristics of the transaction, but the greater part of the criticism was taken in hand by the inspector who accompanied me. Almost all the criticism was favorable. Attention was called to the good points, and numerous general suggestions were given on the handling of customers. Finally the saleswoman was warmly complimented; and deservedly so, for she had really done remarkably well, being thoroughly self-possessed throughout, and acting quite like an experienced clerk. One who could pass such a trying ordeal successfully would not be likely to flinch before a real customer.

Much of the work of the foregoing lesson might be based upon a little booklet issued by the Retail Mer-

chants' Board under the title: "What a Clerk Should Bear in Mind: A Memorandum Book for Salesmen and Saleswomen," for the use of their employees. This pamphlet of only thirty-seven paragraphs gives succinct directions as regards the clerk's relations with and attitude toward customers, fellow employees, and the business.

Arithmetic holds a position in the program of studies in the commercial continuation schools only slightly inferior to that of the work already described. According to the official regulations, it should occupy at least five of the total eighteen hours. Through this, "the pupils should learn to state and to solve readily and accurately the problems that occur in commercial and civil life, and by means of selected exercises should come to a better understanding of the conditions peculiar to commercial and public life."

Arithmetic:

1. Aim.

As far as it is consistently possible, the subject matter in arithmetic is to be based upon the data furnished by the previous work in commercial science, which it should clarify and strengthen by arithmetical applications.¹ But inasmuch as readiness in calculation is of the greatest importance to the merchant, one must necessarily adhere to a systematic program of work. It will consequently be necessary at

2. Subject Matter.

¹ See note, p. 67.

times to include with the arithmetic, brief essential explanations that really belong to the field of commercial science. As occasion offers, the arithmetic should also be taken up in connection with bookkeeping. Relation to practical life should be the governing motive in the selection of material. Questions bearing upon determination of time and principal in interest and discount, difficult examples with common fractions, problems in compound proportion, unusual calculations dealing with the monetary standard, and the like are therefore to be eliminated. Prices and other details of the problems must conform as nearly as possible to real current conditions.

In general, the topics treated in the various classes are as follows:

PREPARATORY DIVISION: Review of the fundamental processes, with particular reference to the multiplication table and short methods of calculation, special drill upon examples drawn from commercial life involving the German system of weights, measures, and currency.

LOWER DIVISION: Application of the fundamental operations, especially simple casting up accounts in accordance with local conditions; most important standards of weights, measures, and currency in international trade; problems involved in

relations with the post office and the railroads, the chain rule¹ (*Kettensatz*).

MIDDLE DIVISION: Percentage, interest, discount, equation of payments; introduction to invoicing.

UPPER DIVISION: Accounts current; stocks; computation of exchange; continuation of invoicing.

Outside this graduated mass of subject matter, time will probably suffice for some problems dealing with municipal and state fiscal administration, the tax system, insurance legislation, and the like. If the pupil's preparation has been good, some of the subjects may be advanced a grade, notably percentage to the lower division, and accounts current to the middle division. In case warehouse apprentices predominate, or separate classes are organized for special lines of work, casting up accounts in the lower division and invoicing in the middle and upper divisions need to be treated more extensively. Banking will then receive correspondingly less attention. Where the previous preparation of the pupils has been defective, the whole program will have to be compressed.

Not only should the arithmetic have a general bearing upon the field of commercial science, but the experience of the pupils must constantly be drawn upon, and some one sphere of business must be pretty thoroughly

¹ Sometimes called Rees's Rule after the Dutchman, K. F. de Rees, the reputed discoverer.

worked over. In general, mental arithmetic should occupy the first ten minutes of each class in the lower and middle divisions. Use of abstract numbers is to be tolerated only when there is an evident weakness in mechanical operations. In the preparatory and the lower division, problems of every day business life are to have the preference. The most important short methods of calculation are constantly to be practised. Rapid calculation is of especial moment. In this field, next to casting up accounts, problems in percentage—profit, loss, discount—and interest are important. Problems with awkward numbers that the business man does not solve in his head are to be avoided. In long calculations, care should be taken to note down the intermediate results.

For the most part, problems in written arithmetic should deal with concrete numbers only. The problems of a single lesson should as far as possible be intimately related to one another and form one complete whole. Where problems require the settlement of some preliminary questions, the pupils should be trained to state these for themselves, and they should always approximate results in advance. The ordinary simplifications and abbreviations current in business life are to be employed. Problems dealing with municipal and state fiscal administration, with the tax system, with insurance legislation and the like, are primarily intended to lead

the pupil in a thoroughly practical fashion to understand these departments of civic life. Practice in the more difficult problems relating to revenue has no place in the continuation school. The teacher is advised that all problems in the special exercise book need not have the appearance of copy-book work; it is only necessary that they be entered neatly and in orderly fashion. It may be worth while at times to prepare model copies as samples.

Surprise may be expressed in some quarters at the necessity of so much elementary mathematics after a thorough course in the lower schools, especially in a system that is presumed to be so efficient as the German *Volksschule*.

4. Elementary
School vs. Con-
tinuation School.

In the first place, one may remind the reader of the great difficulty encountered in every school system of obtaining accurate work in mathematical operations. However good the teaching may be, there are always pupils who seem almost incorrigible from this point of view. Only by repeated drill and constant practice can one hope to overcome this failing. Even the German elementary school has not succeeded in evolving a scheme whereby this may be avoided. In the next place, the German lower school aims only to give a very general training. In arithmetic there is little beyond the fundamental operations and percentage, with some very general applications. The commercial continua-

tion school (as well as its correlative, the industrial continuation school) is a distinctly specialized school. It trains for a particular vocation. Its mathematical problems, therefore, possess the peculiar characteristics that attach to the world of business, involving processes that, aside from employing the fundamental operations and providing some general orientation with reference to the world's work, would be of no value at all to the pupil who is looking forward to an industrial occupation. The industrial worker on the other hand gets his drill in the problems of his own special school, and it has frequently been emphasized that all German life is so highly specialized that once an industrial worker, always an industrial worker, and once a commercial employee, always a commercial employee. Hence what is the utilitarian need for the neophyte in one of these fields to have any acquaintance with the peculiar problems of the other? The consensus of opinion among a class of boys who were asked for my benefit wherein the arithmetic of the continuation school differed from that of the elementary school was that the problems were different, the work was more accurately and more rapidly performed, and the mechanical operations were much more involved. One might also add that short processes are employed wherever possible, and a great deal of importance is attached to mental arithmetic.

Detailed lessons in arithmetic will not possess the same interest as those in commercial science. Nevertheless it may be profitable to outline briefly two or three in order that one may get a clearer idea of the character of the problems and the general conduct of the lessons. The work of one first year class for a part of the hour was as follows:

5. Typical
Lessons.

(1) Goods cost M 40 How much must be charged in order to return 8% profit?

The answer M 43 20 was quickly forthcoming, the work being entirely mental, and the analysis was given thus:

"One per cent of forty marks is forty pfennigs; eight per cent is eight times forty pfennigs, or three marks and twenty pfennigs, plus forty marks is forty-three marks and twenty pfennigs"

(2) Goods cost M 130. What must they be sold for to gain 6%?

(3) Goods are listed at M 36 6% discount is allowed. What is the selling price?

If the discount had been 20%, how would it have been reckoned?

Ans (a) First find 10%, and then twice that, or

(b) 20% is $\frac{1}{5}$ of 100% So $\frac{1}{5}$ of 36

(4) Teacher "In a stock company, the manager often has a percentage of the net profits Thus he is likely to take an unusual interest in the success of the business Why?" This is called *Tantrems*. (This was evidently a new expression to the pupils, for it was explained at some length)

"The manager of a business enterprise received 2% bonus. The profits on a certain venture amounted to M 8,550. How much did he receive?" (Analyzed as the other on the basis of 1%.)

(5) "A Dusseldorf merchant enters into business relations with a house in Hamburg. The former ships oil to the latter to sell The first named is called the consigner (*Kommittent*), and the second the consignee (*Kommissionar*) (These were evidently relatively new terms to the pupils, for they were explained and illustrated with considerable care) Sometimes one pays the consignee an

extra commission (*Delkredere*) in return for which he guarantees payment upon all goods he sells on commission, whether he himself receives payment or not. (Here was another new term.) The Dusseldorf merchant paid an extra commission of 3% on a shipment amounting to M 8,400. What was the amount of this extra commission?" (This was also analyzed on the basis of 1%.)

The subjoined examples¹ will give an idea of the very much abbreviated form of the written work:

$$(1) \quad \begin{array}{rcl} \text{What is the amount of the purchasing} & \text{Fr. 9 7842} & \text{à 1\%} \\ \text{commission at 3\% on Fr. 978 42?} & \text{Fr 29 35} & \text{à 3\%} \end{array}$$

$$(2) \quad \begin{array}{rcl} \text{What is the amount of selling commission} & \text{M 43 9865} & \text{à 1\%} \\ \text{at 1\frac{1}{2}\% on M 4,398 65?} & \text{M 21 9933} & \text{à \frac{1}{2}\%} \\ & \text{M 65 98} & \end{array}$$

$$(3) \quad \begin{array}{rcl} \text{What is the amount of the extra} & \text{£ 4 327} & \text{à 1\%} \\ \text{commission at 1\frac{1}{6}\% on £ 432} & \text{£ 0 865} & \text{à \frac{1}{6}\%} \\ 13 \text{ s } 9 \text{ d ?} & \text{£ 5 192} & = \text{£ 5 } 3 \text{ s } 10 \text{ d} \end{array}$$

(Shillings and pence are first reduced to the decimal fraction of a £ by multiplying the number of shillings by 5 and the number of pence by 4 $\frac{1}{6}$, having a care for the decimal point. £ 432 7)

$$(4) \quad \begin{array}{rcl} \text{What is the amount of the brokerage on} & \text{M 24 9152} & \text{à 1\%} \\ \text{M 2,491.52 at \frac{5}{6}\%?} & \text{M 4 1525} & \text{à \frac{1}{6}\%} \\ & \text{M 20 76} & \end{array}$$

$$(5) \quad \begin{array}{rcl} \text{What is the amount of} & \text{kg. 32 76} & \text{à 1\%} \\ \text{the tare on 3,276 kg at} & \text{kg 196 56} & \text{à 6\%} \\ 6 \frac{5}{8}\%? & 16 38 & \text{à } \frac{4}{8}\% \text{ (= } \frac{1}{2}\% \text{)} \\ & 4 095 & \text{à } \frac{1}{8}\% \text{ (= } \frac{1}{4} \text{ of } \frac{1}{2}\% \text{)} \\ & \text{kg. 217 035} & \end{array}$$

$$(6) \quad \begin{array}{rcl} \text{A firm goes into bankruptcy, pay-} & \text{M 93 1255} & \text{à 1\%} \\ \text{ing 42\% on its liabilities of M} & \text{M 558 753} & \\ 9,312 55 \quad \text{How much did it pay?} & \text{M 3911.27} & \end{array} \begin{array}{l} \times 6 \\ \times 7 \end{array}$$

¹ FELLER UND ODERMANN, *Das Ganze der kaufmannische Arithmetik*, 20th ed. Pt. I., pp. 121-122.

- (7) What is the amount of a profit of $144 \frac{1}{11} \%$ on \$56 25?

$$\begin{array}{r}
 \$ 0 \ 5625 \ \& \ 1\% \\
 \$ 5 \ 0625 \times 16 \\
 \hline
 \$81 \ 0000 \ \& \ 144\% \\
 0 \ 4602 \ \& \ \frac{1}{11}\% \ (= \frac{1}{11} \text{ of } 5.0625) \\
 \hline
 \$81 \ 4602
 \end{array}$$

A teacher who was evidently presenting the subject of "chain rule" (*Kettenregel*) for the first time began with the following problem:

A grain importer paid 7 s 6 d freight per 2240 lbs. What was the cost in marks per 1000 kg. of the importation, if 1 lb. = 0 4536 kg., and £ 1 is to be reckoned at M 20 45?

He first indicated by a partial solution the extended process and the great amount of work involved, if one attempted to find the answer in the old way. He then suggested the "chain rule" as offering a much shorter and simpler means of arriving at the same end. The solution would then look like this:

$$\begin{array}{l}
 ? \text{ or } x \text{ M} = (\text{cost}) \ 1000 \text{ kg.} \\
 0 \ 4536 \text{ kg} = 1 \text{ lb.} \\
 2240 \text{ lb.} = 90 \text{ d. (7 s. 6 d.)} \\
 240 \text{ d} = £ \ 1 \\
 £ \ 1 = \text{M } 20 \ 45 \\
 x = \frac{1000 \times 90 \times 20 \ 45}{0 \ 4536 \times 2240 \times 240}
 \end{array}$$

One has only to simplify this equation in order to obtain the answer.

"The result sought heads the chain of equations, with the unknown quantity in the left hand member. Each succeeding equation begins with the same unit that appeared in the second member of the preceding equation. The chain closes with the same unit sought in the first."

Little more than appears in the above was vouchsafed by way of explanation, nor was any effort made to show why following this process should give the correct result. It was decidedly a rule of thumb method of procedure wherein mnemonics played a very large rôle. The teacher did all the work and most of the talking. Another somewhat more difficult example was worked through by the teacher, the pupils contributing slightly in the mechanical operations, and the hour was over.

For most American business men, a device of this sort possesses absolutely no value, but for the German, in such close proximity to foreign peoples with different standards of weights, measures, and currency from his own, one can readily see the immense value of such a method of computation in certain lines of trade. Note the great advantage in the solution of examples like the following:

"If a piece of cloth, $37\frac{1}{2}$ yds in length costs £ 3. 13 s 6 d. in London, what is the price in marks per meter, 12 yds. = 11 m., and £ 1 being reckoned at M 20 45?"¹

or

"A Berlin merchant owes a bill in Paris. Should he remit in French banknotes, which he can buy in Berlin at 81 50 or in Russian rouble notes? The latter can be bought in Berlin for 215 90, and they will bring 265 10 in Paris."²

¹ FELLER UND ODERMANN, *op cit*, p. 103.

² DROLL, KARL, *Sammlung von Aufgaben für das kaufmännische Rechnen*, I., p. 34.

Equation of payments in the middle division, and accounts current in the upper division, judging by the emphasis put upon them in the classes observed, are the most important topics of the last two years.

Bookkeeping occupies normally three weekly periods, one in the middle division and two in the upper division, or one-sixth of the total course. "The pupils should come to understand the systems of single and double entry bookkeeping, and should acquire accuracy in the technique of making the proper entries and of closing a simple set of books for themselves." Thus runs the official statement of the aim of the course. Although single entry would ordinarily occupy one hour per week in the second year, and double entry two hours in the third year, this particular distribution of time is not obligatory.

Bookkeeping:

1. Aim.

For single entry bookkeeping, the transactions of a small shopkeeper may well be taken as the basis.¹ Household accounts offer a fitting introduction. In double entry it is of prime importance for the pupils to understand and to employ the basic ideas, to grasp clearly the significance and the relationship of the various accounts, and to be able to balance and close them accurately. To this end, it is much better to begin with simple transactions in which the various difficulties appear progressively, and later on

2. Subject Matter.

¹ See note, p. 67.

to undertake a continuous, though not too extensive, series of entries, which reproduce actual conditions as closely as possible. In every instance, the pupil must be able to justify his entry. The transactions of a warehouse business or a manufactory will provide the material for the so-called American system of bookkeeping. The statutes governing the merchant's accounts and tax declarations are to be discussed at appropriate times. Neatness and accuracy must be emphasized.

A particularly striking feature in the application of this subject matter is the relatively large number of

3. Method. extremely simple transactions taken up in class. Most of our schools strive to intro-

duce the pupils to a regular set of books at the earliest possible moment. The German lower commercial schools, on the other hand, defer this until relatively late. In fact, in this type of school I have never found the pupils handling a set of books independently. Even when they reach the point where they have to make the entries of a month's imaginary business, it is all class work where the individual is not thrown upon his own resources. In other words, each separate entry is discussed in the class, the proper book to use, the form to be employed, and the exact wording of the same are indicated. Not until then does the pupil do any writing in his book. All the work is "controlled" in this fashion, and the chance of a mistake is reduced to a

minimum. This procedure is due to a variety of reasons. In the first place, it is quite characteristic of German methods in general, for they are based upon the assumption that prevention is better than correction, that in the long run time and trouble are saved, the danger of making erroneous entries is minimized, and proper methods of work are inculcated, if the pupil is never allowed to take a wrong step. He thus learns by his successes, not by his failures. When the accounts are balanced, at the conclusion of the series of business transactions, there is no anxious searching for erroneous entries. There are none. Again, one must not lose sight of the fact that this course is not intended to turn out expert accountants or even finished bookkeepers. The daily work during the three years of apprenticeship is constantly supplementing the more or less theoretical work of the school. This, in turn, explains how so much can be accomplished in such a relatively short time. One hundred and twenty hours, one hour per week for one year, and two hours per week for another with no home work, would avail little if not paralleled by the three years of apprenticeship behind the counter or in the office. Furthermore, the school aims not only to teach large principles, but to bring before the pupils all the concrete situations of a normal business. In order to cover these in the limited time at his disposal, the teacher must necessarily devote him-

self to many series with a very limited number of transactions in each, rather than to a few extended and involved series. Inasmuch as the accounts are closed and a balance is struck after each series, the German boy has a relatively large amount of practice in closing books, an extremely important operation in every business, even for the small merchant. As has so frequently been pointed out, everything in Germany is under the control, direction, or supervision of government authorities. This is especially significant in all business enterprises, for only thus can the government keep in touch with the progress of affairs, the investments, and the profits for purposes of taxation. The Commercial Code contains very stringent and very specific regulations that apply to the small as well as the large merchant.¹ Every merchant must keep books which show the exact transactions of his business and the state of his resources. He must keep a transcript of every letter sent out, made either by hand or by mechanical means, and likewise the original of every communication received must be preserved. When he begins business he must open a set of books which show his cash capital as well as other resources, his assets, and his liabilities. He must close his books at least once every twelve months, taking an inventory and striking a balance. While the books themselves may be kept in any living language, the bal-

¹ *Handelsgesetzbuch für das deutsche Reich*, §§38-47.

ance sheet must be expressed in the standard currency of the Empire. Both the inventory and the balance sheet must be signed by the merchant, or in the case of a partnership, by all the partners. All books must be kept for ten years from the date of the last entry. These and other regulations of the code form an integral part of the course in bookkeeping. Such brief extracts suggest something of the significance of bookkeeping in German mercantile life, and show why it is important even for the pupil in the continuation school, inasmuch as he may later on have a modest business of his own.

Civics and economic geography share one hour per week for each of the three years. Of the two, civics is evidently looked upon as the more important, for in one of the suggested programs, economic geography is entirely

Civics:

1. Aim.

lacking, and in case the course is only four hours per week, provision must be made for covering the civics in conjunction with commercial science. "Civics has for its problem to bring about an appreciation of the relationship of the individual and his occupation to the common weal, in family, business, and school, in community, state, and nation; to show the evolution of the essence of the most important adjustments of public life; to assure respect for the constitution and the law; to foster love for home, country, and God; and to establish aims for cheerful coöperation in the state."

The subject matter is intimately related to commercial science, arithmetic, and bookkeeping, and particularly to economic geography. Results derived from this correlation with other subjects are to be brought together in the last year of the course, when should also be discussed the most important provisions of the constitution of the government, local, national, and imperial, that deal with the law, with the army, and with the navy.¹

2. Subject
Matter.

An understanding of real life, not mere book knowledge, is to be sought. Hence the instruction must relate to the immediate environment, and illustrations are to be chosen from the pupils' own circle of experience. The duties and the privileges arising from the relationship between the vocation and the social whole are particularly to be discussed. The ideas gained here may readily be extended to the consideration of similar conditions from the state point of view. Discussion of fundamental economic and legal conceptions must be ruled out, for the continuation school does not concern itself with any systematic presentation of these relationships. Reference may profitably be made to the evolution of certain regulations and to the achievements of great leaders. It is of the utmost importance that the young man realize that he will later be called upon to cooperate in public affairs, and he must assume his

¹ See note, p. 67.

share of the responsibility for their proper conduct. Obviously the intrusion of party politics is strenuously to be avoided. Gymnastics and games are of great value for civic instruction if they lead by right means to the development of courage, self-control, and voluntary subordination.

Like so much of the other instruction in the continuation school, the work in civics is likely to be largely memoriter, acquainting the young men

3. Application.

with governmental conditions as they are, the regulations they must observe, the laws they must obey. That this is something of a task must be evident from the statement of a recent writer¹ in citing the figures published by a German prison official after a careful study of the period from 1882 to 1910, which showed that of every person living in Germany at this latter date, one in twelve had been convicted of some offense. "This does not mean," Mr. Collier adds, "that the Germans are criminal or disorderly, but, on the contrary, it shows how absurdly petty are the violations of the law punished by fine or imprisonment." Such details necessarily sink into the background in considering the larger questions of organization and functioning of the national government, but even here the instruction is largely an exposition of the things as they are, rather

¹ COLLIER, PRICE, *Germany and the Germans*. Scribner's, March, 1913, p. 289.

than the more fundamental question of how they came to be what they are. Whether intentionally or not, real thought-provoking questions are conspicuous by their absence, but this is all a part of the general plan to develop intelligent, contented citizens. It was a great relief to find one unusually able teacher, who, in considering the question of commercial treaties, put international affairs largely on the basis of personal relations. "What does the other nation mean for Germany commercially, and what does Germany mean for it?"—a practical, if a plainly utilitarian, point of view. This developed naturally into the treaty-making power in Germany, and then included a differentiation of imperial and state authority.

Economic geography is closely linked with civics, and usually occupies one hour per week for each of the first two years of the course. Its particular
Economic
Geography: problem is "to acquaint the embryo mer-
 1. Aim. chant with the economic relations existing between Germany and the chief nations with which it carries on trade, and thus to broaden his range of ideas."

Everything naturally centers about the economic geography of Germany—its economic divisions and chief products, the distribution of the most im-
 2. Subject
 Matter. portant branches of commerce and industry, the significance and situation of its trade routes

and trade centers, the extent of its forests and husbandry. Next in importance for consideration are the German colonies, and the principal countries from Germany's commercial point of view, commodities and trade routes, whereby foreign relations may develop to contribute to the enhancement of the commerce and industry of the home district.¹

Time fails for any comprehensive treatment of the subject. It must therefore be limited to the selection of real illustrations which are allied as closely as possible with the home district

3. Application.

and its economic relations. It is especially important that the pupils understand the map and learn to use it. The causal relations between soil and agriculture are to be brought out, as well as the geographical basis of the life of the state. For trade geography, the railway guide offers an admirable starting point. The most important commodities of German and of world commerce are to be indicated. Where there are special classes for the various branches of business, it is profitable to test the most important commodities by simple experiments with a view to determining their source, production, and use, but the time for this should preferably be found outside the regular six hours per week. This last is merely an attempt to reach the same end that the schools of South Germany do in their study of commodities of

¹ See note, p. 67.

commerce. A suggested distribution of time for the eighty lessons of the continuation school course runs as follows: ¹

- (1) the local economic area, 10 lessons;
- (2) economic regions of Germany, 30 lessons,
- (3) general survey of the country as a whole, 10 lessons;
- (4) German colonies, 10 lessons,
- (5) other European countries, 10 lessons,
- (6) non-European countries, 10 lessons.

While this offers but a superficial view of the field covered, all things considered, it probably gives as satisfactory a partition of the time as could well be devised. The relatively small amount of time allotted to non-German lands is more apparent than real, for in discussing Germany's manufactures, her dependence upon foreign countries for raw materials will be clearly brought out. This leads naturally to some consideration of the source of these materials, so that the pupil's attention will frequently be directed to foreign lands. Then again the subject matter of the continuation school does not concern itself with other nations except so far as they are necessary to Germany's welfare, either as sources from which to draw supplies, or as providing a market for German goods, or to the extent that they are commercial rivals.

In view of the extent of the subject matter to be covered and the brief time available, one can hardly be

¹ GRUNDSCHIED, in KNORK, *Der kaufmännische Unterricht*, p 409.

surprised to find the work in geography little more than a bare catalogue of facts. Indeed such was the impression left upon me by the geography lessons

that I heard, whether they were discuss-

4. Method.

ing the North German plain or describing the German colonies. Topics like the following, all of which were treated during a single hour, in no wise seem to carry out the spirit of the official regulations which appear to suggest the use of the causal idea: (1) characteristics of the North German plain district, (a) politically, (b) physically; (2) its commercial connections; (3) Hamburg as a commercial port; (4) Bremen as a commercial port; (5) another important harbor on the North Sea (Emden), (6) the Kaiser Wilhelm Canal; (7) coal lands of Northwest Germany, (8) Berlin; (9) physical geography of Silesia; (10) its economic situation; (11) its agricultural resources, (12) the upper Silesian plateau, (a) mineral wealth, (b) comparison with Westphalia; (13) manufactures of the district; (14) the railroad lines from North Germany (nothing more than enumerating the principal trunk lines emanating from Berlin, naming the chief towns reached, and tracing these routes on the map) Aside from the fact that the pupils in this class did nearly all the talking, this particular lesson was quite typical of many that I heard. It should be noted again that the chief purpose of this grade of school is to communicate facts rather than

to stimulate thought. From this point of view the geography teaching is highly successful, although one sometimes wonders if the pupils are not likely to be overwhelmed by the mass of details presented.

Stenography may appear in the program of studies of the compulsory continuation school, although it is not frequently found, at least in Prussia. At

Stenography. best it may have only one hour per week for the first two years, so one can hardly expect it to produce very striking results. About all that can be accomplished is to acquaint the pupils with the various characters and combinations employed and teach them to write and to read these with more or less difficulty. It is frankly admitted that if any speed is to be developed the pupils must attend the optional evening courses, which are usually to be found in all the larger towns. Even in girls' commercial schools that do not belong in the class of continuation schools, where they spend three hours per week on stenography, a speed of 180 syllables per minute is certainly well above the average attained. Inasmuch as these schools are not intended to turn out skilled operatives, it is perfectly evident that much of the proficiency required must be gained in business just as is true in the case of other phases of one's business experience. There are two distinct systems of stenography in general use in Germany.

The one more in vogue in the particular district determines the system followed in the schools.

Only rarely in North Germany does one find typewriting in the compulsory continuation school. The official regulations make no provision for it unless the course has more than six hours **Typewriting.** per week, but it is offered very frequently in optional courses given during the evening. The amount of proficiency acquired here is about on a par with that in stenography. What more can be expected of an acquirement where mere routine practice plays such a conspicuous rôle, when at most only forty hours are devoted to it? One may find the three or four leading American makes of machines and a like number of German models in a single class room. This diversity of equipment is undoubtedly a question of finance. The community buys some machines, and the typewriter dealer will often loan others. Inasmuch as the school authorities can hardly look a gift horse in the mouth, the result cannot fail to be disconcerting to the teacher who is obliged to use visible and non-visible writers, single keyboards and double keyboards, new models and old models, in the same class at the same time. At all events there is universal insistence upon the touch system of writing. In the course of the year the pupils do little more than learn the positions of the letters and the correct fingering of the keyboard. Anything in the way of real pro-

ficiency, just as in the case of the stenography, must be gained by attendance upon voluntary evening classes, in addition, or else in the office of the employer.

Although the official regulations grant communities the same privileges, with reference to establishing con-

tinuation schools for girls engaged in com-
Girls' Schools.

mercial work, as for boys, this opportunity has not been so generally embraced in the case of the gentler sex. Figures for 1910 show only eight independent girls' schools in Prussia with compulsory attendance, as opposed to two hundred and sixty-nine for boys, and five others where attendance is optional. Besides, there are thirty-six schools that have separate classes for girls, and twenty-seven others where the two sexes are admitted together. Official figures are not readily available to enable one to estimate accurately the relative opportunities for boys and girls in this type of school, but approximately the number of girls' schools is one-sixth that of the boys', with a school population about one-seventh as large. At first sight, then, it is not surprising to find that the programs of the girls' schools have been largely dominated by those of the boys' schools, but, when one considers the ultra-specialization of each type of educational institution in Germany, it does give rise to some wonder, particularly when unofficial statistics for all Germany show that from fifty to sixty per cent. of the young women in business life

are never called upon to do office work. Conditions in Prussian commercial continuation schools are doubtless even less favorable than this. Indeed, some communities will show as few as four or six per cent. of the girls engaging in office work.

As the girls' schools become more numerous a more specialized and more suitable program of studies will doubtless be evolved for them. Even now the regulations admit of some slight differentiation, but manifestly this is only possible where there are separate schools, or at least separate classes for the two sexes¹

The modifications thus far recognized cover two points only: the substitution of a study of "life responsibilities" (*Lebenskunde*), for the civics of the boys' course, and the introduction of household economy. "Life responsibilities" in this sense treat primarily woman's position in the family and the home, in vocation and community. Household economy is recognized as essential, even for girls who are engaged in commercial life. As far as possible this instruction should find a place outside the six prescribed hours of the continuation school course, but, in case this is not done, it may even be accepted as a part of the compulsory instruction. What other subjects or parts of subjects are to be displaced, however, are not indicated. Unfortunately household economy instruction in the continuation school

¹ See note, p 67.

as yet exists largely on paper. Some thoughtful men interested in commercial teaching object to the compulsory school for girls altogether on the ground that it attempts to prepare them for something quite remote from their real life interest; that few of them will continue in commercial work until twenty-five years of age, and fewer still until thirty; and that probably nine-tenths of them will eventually be married and have homes of their own. In the eyes of these men the girls' continuation schools might more profitably devote the greater part of their time to household economy, housewifery, or some similar subject.

One must confess that girls' commercial continuation schools in Germany have reached a far less stable state of equilibrium than have the corresponding boys' schools. Their numbers are growing slowly, the introduction of boys' schools paving the way, as it were, for the subsequent establishment of girls' schools, but this is all attended with more or less uncertainty. Their absence has heretofore been partially supplied by a so-called girls' commercial school, a type of school found in some of the larger towns and intended for girls who have had only the elementary school training, but who propose to become stenographers, typewriters, and office clerks. Aside from stenography, typewriting, and gymnastics, the subjects of instruction do not differ from those of the ordinary boys'

continuation school. Sometimes the course is one year in length, and sometimes two years, the former being the more frequent, but, in any event, it takes up the girl's full time, and occupies from fifteen to thirty periods per week, according to the town.¹ It thus prepares for a business career, and is not a mere adjunct of an apprenticeship period.

As far as topics covered and method of treatment are concerned this school does not differ materially from the ordinary continuation school, for it is

¹ GIRLS' COMMERCIAL SCHOOL COURSES—DORTMUND.²

Subjects	Periods per Week		
	One-Year Course	Two-Year Course	
		I	II
Commercial theory, with German and Commercial papers	5	4	4
Commercial arithmetic.	4	3	2
Bookkeeping	3	2	2
Economic geography, with Commodities of commerce.	2	..	2
Civics	1	..	1
Penmanship	2	2	..
Typewriting	4	3	3
Stenography	3	2	2
Gymnastics and Games....	2	2	2
	26	18	18

² *Städtische kaufmannsche Unterrichtsanstalten zu Dortmund*, 1912-1913, pp. 10-11.

based upon substantially the same previous instruction, and is fitting its pupils for a similar kind of office work. Even these young women are not expected to be expert operators at the conclusion of their school course. They will probably be able to take dictation at the rate of 160 syllables per minute, and to do typewriting at a fair rate of speed, as a result of five hours per week spent on these two subjects for one year. Further proficiency must come through real office experience. The major part of them practically never do anything but stenography and typewriting, for which they will receive from thirty to eighty marks per month, depending upon the intelligence and skill of the individual, as shown in her school course, and the office where she may find a situation. The city of Barmen, for instance, in its municipal departments pays these girls seventy marks per month at the outset. Graduates of this type of commercial course may eventually look forward to receiving one hundred, and perhaps one hundred and fifty marks, per month.

This one-year commercial course for girls suggests a similar arrangement for boys, which is, however, found but rarely. It nevertheless touches a fundamental problem, namely: whether it is better to have a course extending over three years for a few periods per week, or over one year for full time. Under the existing Prussian regulations of

One-Year vs.
Three-Year
Course.

the optional continuation school it is quite possible for a community to do as it pleases in the matter. In South Germany, where the obligatory continuation school is firmly established, the community has no choice. It is significant to note, however, that the one-year scheme has attracted few adherents among the school men, although one finds at times a considerable demand for it among the merchants. In Dortmund, which, by the way, has both the one-year commercial course and the obligatory continuation school,¹ the director is a strong partisan of the one-year scheme. He believes in it thoroughly, and asserts that much more can be accomplished here than in the continuation school, for the former has twenty-six hours per week for one year, while the pupils in the latter have only six hours per week for three years, or eighteen hours in all. Furthermore, in the continuation school, meeting as it does only twice a week, the teachers are obliged to spend much time in review, and they can consequently make only relatively slow progress, while there is the additional handicap of the time lost in getting under way in school after the decidedly different working environment of the business house. Furthermore, the continuation school pupils are called upon for no home tasks, whereas in the one-year course the pupils must put in at least

¹ It should be noted that the compulsory attendance regulation is suspended in the case of the pupils of the one-year course.

two or three hours per day outside. In reality, then, the latter pupils spend somewhat more than forty week hours on their course, while the former devote only eighteen at the maximum.

At first sight this seems an unanswerable brief in favor of the shorter, more intensive course. On the other hand, looking at the question purely from the standpoint of the information gained, and granting the truth of the assertions above, there are two factors to be considered. In the first place the subjects of the one-year course must be treated from a more or less scholastic point of view. They concern matters that are not yet within the practical experience of the pupils, while, in the continuation school, they are closely allied with the everyday life of the participants. In fact, the worth of the latter course is largely measured in terms of its approximation to the actual conditions of the business world. In one instance it is a case of theory, intensified, if you please, as a preparation for practice; in the other, theory and practice go hand in hand, the everyday work of the continuation school apprentice providing a field of application for driving home the lessons of the school. It is hardly fair, therefore, to compare the forty or more hours of the one-year course with the eighteen hours of the three-year course; but one might rather set twenty-six hours over against eighteen hours plus some indeterminable amount of time from the daily

business wherein the boy finds problems in his employer's office that supplement the instruction of the school. In the second place, will the problems of the one-year course mean as much to the boy of fifteen as those of the three-year course to the boy of seventeen? This is a matter that is not easily determined. But two years at this juncture in a boy's life probably count for more with him than a corresponding period at any other time. His physical development is accompanied by an intellectual and social development, by a widening sympathy and a broadening of interest, by an increasing ability to appreciate the significance of the world of affairs and its problems that must certainly be reckoned with. These last unquestionably develop much more rapidly with the youth who is beginning to earn his own living than with one whose world view is dependent upon the perspective of the schoolroom.

Again, in view of the significance of the subjective evolution which characterizes the whole period of adolescence, may not the continuation school, even with only six hours per week, furnish a salutary conservative influence, whose worth cannot be easily evaluated? In the case of the one-year course, the boy leaves school at fifteen years of age to make his way in the world. He is thenceforth free from all external restraint save that exercised by the home and the body civic and politic, just at a time when he has need of every possible

restraining influence The school, if only by reason of the formal observance of its regulations, is in this way a factor for good that most compulsory education requirements completely disregard The continuation school holds the pupil within the sphere of its influence for at least two years longer, and, aside from the point just raised, possesses invaluable opportunities for influencing his reading, for directing his thinking, and so of affecting his whole intellectual and spiritual development.

It may be interesting to present a brief tabular comparison (found on the following page) of the continuation school course and the commercial school course in Dortmund, where the former has been in operation since 1905 and the latter since 1910

In the commercial school commercial science is called commercial theory, and arithmetic goes under the more descriptive title of commercial arithmetic. Economic geography is there grouped with commodities of commerce, while civics stands by itself, whereas, in the continuation school, economic geography and civics are grouped together. Penmanship, typewriting, stenography, gymnastics, and games are found only in the commercial school program, but these occupy eight hours, and exactly make up the time difference between the two courses A comparison of the topics of instruction of the two courses reveals only minor differences, and one

CONTINUATION SCHOOL AND COMMERCIAL SCHOOL COURSE—
DORTMUND¹

Subjects	Compulsory Continuation School (Three Years) Total Week Hours	Commercial School (One Year) Week Hours
Commercial science, ² with German and Commercial papers	7	6
Arithmetic ³	5	5
Bookkeeping	4	4
Economic geography and Civics	2	..
Economic geography, with Commodi- ties of commerce	..	2
Civics	..	1
Penmanship		2
Typewriting		2
Stenography		2
Gymnastics and Games		2
	18	26

has reason to believe that the method of treatment is in both cases essentially the same. Thus, while there is no desire to minimize the worth of the commercial school course, it must be apparent that it differs from the continuation school course largely by the presence of a few merely formal subjects of instruction, and that the real content values of the two are probably not widely different.

In 1912-1913 the commercial school had 33 pupils, as against 613 in the compulsory continuation school,

¹ *Städtische kaufmannische Unterrichtsanstalten zu Dortmund* 1912-1913, pp 10, 14

² "Commercial theory," in the commercial school

³ "Commercial arithmetic," in the commercial school.

figures which would seem to indicate that the former has not succeeded in gaining the popular approval. Undoubtedly the question of fees is an important factor, for one hundred marks is a considerable sum for a German parent of the lower classes to pay out, especially when he can send his son to the continuation school, where the boy's employer will have to pay the fees. Inasmuch as this sum will be more than returned before the three years are up in increased wages, this can hardly account altogether for the great discrepancy in the enrollment.

Many merchants, not only in Dortmund, but in other towns as well, are heartily in favor of this one-year commercial school, as against the continuation school, partly because they are thus relieved from the necessity of bearing the expense of their employees' schooling, and partly because they are then absolutely in control of the boys' time throughout the working day. The first of these reasons is more apparent than real. It is true that the fees in the commercial school must be borne by the parents, so that the employer will save twenty or thirty marks per year, for three years, at most a total of ninety marks. On the other hand, the apprenticeship period of the commercial school boy is completed in two years, so that for the next year the merchant must pay him considerably more in wages than he would have had to pay the apprentice

**Attitude of
Merchants.**

in his third year. Thus, what he saves in one place, he probably loses in another. It is quite likely, however, that he gets better service for the money expended. At all events he does not have to arrange his work so as to allow for regular absence from business at fixed periods during the week—a requirement which must be somewhat irksome, to say the least. This is undoubtedly a real source of grievance on the part of the merchants, for, however much the school authorities may endeavor to mitigate the annoyance, it works hardship with some. At the same time one is moved to ask to what extent the convenience of a relatively small proportion of the community should be allowed to hazard the general good. The influence of the central authorities, as evidenced by the continuation school program, is cast on the side of the general good. They do not recognize the short, intensive course as being the equivalent of the longer continuation school course.

CHAPTER IV

LOWER COMMERCIAL SCHOOLS (3)

MUNICH COMMERCIAL CONTINUATION SCHOOL

LOWER commercial schools in the other German states present such a variety of conditions as to render any attempt at generalization difficult indeed.

Outside Prussia. Each of the twelve states where a compulsory attendance law is universally in operation regulates its own school affairs, and is not at all subservient to the example set by Prussia. On the whole, then, it seems better to devote some attention to describing the conditions that prevail in the Munich school, which may be taken as typical of one of the better South German commercial continuation schools, and so of all to be found in the empire. The content of courses and the methods of instruction may be somewhat cursorily treated, for much of what has already been said of Prussia will apply with equal force to conditions there.

This Munich school has a home of its own, overlooking the main market-place of the city. The build-

ing, now old and considerably out of date (it has been in use for over forty years), is not well adapted to school purposes, but the authorities are looking forward to a new building before many years.

Munich
School.

There are five departments, to wit: the compulsory continuation course; elective courses in stenography, typewriting, and foreign languages; a course for apprentices who hold the certificate for the one-year volunteer service in the army; a continuation course for merchants' clerks who are beyond the age limits of the compulsory attendance law; and a course for retail merchants.¹

Courses.

The control of the school is vested in a board of government, consisting of a representative of the city authorities as chairman, the director of the school, and three business men of the city, one of these latter being president of the Chamber of Commerce. In this way the interests of the city are safeguarded, intelligent professional control is guaranteed, and the cooperation of the merchant body of the city is encouraged and assured. It is thoroughly characteristic of the German tendency to divorce education from politics and put school control in the hands

Board of
Government.

¹ Most of the following material is taken from the annual report of the school (*Städtische Kaufmannschule, 5 Jahresbericht, 1910-1911*) and observations made during a visit to the school in April, 1912.

of an interested and competent body. Such a board of government must command the confidence of the practical business man, and assure him that the school course will be kept alive and in close contact with actual business conditions

Attendance is compulsory for all boys under eighteen who are employed in any commercial business, unless

Attendance. they possess the certificate for the one-year volunteer service in the army. Exception

is also made in the case of warehouse employees and others who are not occupied with the purely commercial side of the business. This attendance obligation is in force until the course is finished, or until the completion of the pupil's eighteenth year. The following table shows the attendance at the close of each of the last six years:

MUNICH COMMERCIAL CONTINUATION SCHOOL

ATTENDANCE

Year	1906-'07	1907-'08	1908-'09	1909-'10	1910-'11	1911-'12
Apprentices	815	971	992	1053	1453	1600
Clerks	.. .			31	23	} apprx.

The course lasts three years, with annual promotions, but, in case a pupil is not prepared to take the work,

he may be required to enter a preparatory class. The following are the

Program of Week Hours. subjects of instruction, with the weekly time allotment:

MUNICH COMMERCIAL CONTINUATION SCHOOL

PROGRAM OF WEEK HOURS

Subjects	Prep Class	I Class	II Class	III Class
Obligatory:				
Religion ..	1	1	1	
Arithmetic	2	2	1	1
Theory of exchange	.		1	
Bookkeeping and accounting .		1	1	2
Commercial correspondence	2	1	1	1
Commercial geography	1	1	1	1
Commodities of commerce		..		1
Training for citizenship	1	1	1	1
Commercial regulations			.	1
Penmanship ...	1	1	1	
	8	8	8	8
Elective:				
Stenography . . . . .	..	2	2	2
Typewriting . . . . .	..	2 ¹	2 ¹	2 ¹
Foreign languages	..	2	2	2

¹ For one-half year.

The course for one-year volunteers, organized for the first time in the school year 1910-1911, consists of bookkeeping and correspondence, 2 hours; arithmetic and theory of exchange, 2 hours, commercial theory, 1 hour, and civil government, 1 hour. The continuation course for older boys confines itself chiefly to bookkeeping, 1½ hours per week, while the merchants' course has bookkeeping and correspondence, 2 hours, commercial theory, 1 hour, and commodities of commerce, 1 hour.

It should be borne in mind that the boys who attend this school have already chosen their occupations in life.

Consequently their vocational training here will all be concentrated upon a relatively narrow field. In the industrial schools the large numbers make it possible to arrange the work so that the bakers will be together, the confectioners will be by themselves, and so on through the long list of specific occupations. The commercial pupils are not sufficiently numerous to carry out this plan in detail, although Munich provides for more differentiation than most of the other cities. To this end the boys are all divided into four large groups, the first consisting of those working in banks, in the transportation or insurance business, and in the bookselling trade, the second including those engaged in any business dealing with food products and supplies, the third comprising all those employed in the dry-goods or any branch of the clothing business; and the last composed of those handling glass, porcelain, metal goods, building material, fuel, and other wares from the inorganic world. During the year 1911-1912 each of these groups enrolled about one-fourth of the pupils in the school.

The ordinary academic year runs from September 15 to July 14, although the "clerks'" course begins October 1 and ends May 31, while the "merchants'" classes are the shortest of all, covering the five months from November to March inclusive. Everybody enjoys a long Christmas vacation,

December 15 to January 2 Furthermore, out of deference to the week-end business of the merchants, there are no classes on Saturday afternoons, and Monday morning is likewise free from all class work.

Every effort is made to interfere as little as possible with the ordinary working day, but at the same time no one of the compulsory attendance classes is allowed to encroach upon the pupils' leisure time, a reasonable distribution of instruction is insisted upon, and each individual pupil must come one morning and one afternoon. The sections are arranged as follows, the eight hours of the week being distributed in two groups:

Monday, 2—6 p m and Thursday, 8—12 a m
 Tuesday, 2—6 p m and Friday, 8—12 a m
 Wednesday, 2—6 p m and Saturday, 8—12 a m.
 Tuesday, 8—12 a m and Thursday, 2—6 p m
 Wednesday, 8—12 a m and Friday, 2—6 p m

The elective classes in stenography, typewriting, and modern languages are held in the evening, from seven until nine o'clock.

Municipal ownership of the street railways, which is so general throughout Germany, enables the city to encourage school attendance very materially. In going to and from school pupils travel on a special ticket, which is sold at the remarkably low price of two marks for the half year.

The government of the district in which Munich is

situated and the city itself share equally in the support of the school. The expenses for the year 1910-1911 amounted to 82,430 marks for salaries, 8200 marks for supplies, and 80,000 marks for changes in the building. On the basis of 1476 pupils who completed the year's work this gives a per capita cost for instruction of about 62 marks, a figure considerably higher than we found in Prussia.

For the compulsory courses in the continuation school, as well as for the stenography, no fees are charged, while typewriting costs 2 marks, and foreign languages cost 10 marks per course. The fees for the one-year volunteers' course amount to 30 marks for the year, and for the clerks' and the merchants' courses the charge is reckoned on the basis of 2 marks for each week hour. The maximum cost to the pupil would thus in no instance exceed \$7 50 per year.

As in the other school programs of Germany religion occupies a prominent place. It is so arranged that everybody receives instruction one hour per week in each of the first two years from an accredited teacher of the confession to which his family belongs. Four Catholics, one Protestant, and one Jewish teacher, all of whom are clerics, figure in the teaching force for this especial purpose. The course thus follows the prescriptions laid down by the various ecclesiastical authorities in ques-

Subjects of

Instruction.

1. Religion.

tion, and is practically beyond the control or even supervision of the school authorities. However distasteful such a situation might be to us, it is accepted as a matter of course there, for it is merely following the practice that prevails generally throughout the elementary schools in Germany.

Arithmetic, naturally a fundamental subject in commercial schools, is invariably treated from the practical point of view, with all purely theoretical discussions rigidly excluded. The sole 2. Arithmetic. basis for the presence of any topic or process in this program of studies is its ability to function in the everyday business world. While the printed regulations seem to impose a uniform course upon all, the language of the problems of each group is distinct from that of every other group. They all review the four fundamental operations, but always in the concrete. Hence, the particular problem of one group would not occur in another group, although the arithmetical principle involved would be exactly the same. Percentage and interest occupy a very large place among the topics treated. In this work the method of aliquot parts is very generally employed, and much importance is attached to mental calculation. Some of the problems in interest that the German boy solves readily and accurately in his head would fairly stagger the American youngster. Every step is taken deliberately, with the analysis of each

operation stated explicitly before proceeding with the next step. The result is that nobody can go very far wrong without being checked up. The underlying idea is to prevent errors being made, rather than to correct them after they have been made. Considerable attention is paid to foreign weights, measures, and monetary systems, especially those in vogue in England, the United States, France, Italy, and Russia. The comparative values of the various monetary standards, both commercially and intrinsically, present some very interesting problems for the last year boys.

"Theory of exchange" is rather a misnomer for the German *Wechsellehre*, for the subject contains considerably more of practice than of theory. The one hour per week assigned to this subject in the second year of the course is devoted to the development of exchange in general, and to the genesis of the Imperial German Regulations regarding bills of exchange. It goes without saying that these regulations are explained in detail, and considerable attention is devoted to practical hypothetical cases based thereon. Indeed, from the painstaking definition of terms, and the care displayed in drawing up bills of exchange, together with all the legal technicalities involved, one might almost imagine that the teachers were training young lawyers instead of young business men.

Aside from the arithmetic, no subject of the three

years' course receives so much attention as bookkeeping and accounting. The first two years are spent upon single entry bookkeeping, while the two hours per week in the third year are given ⁴ Bookkeeping and Accounting. over to double entry, and the so-called "American system." The pupils are accustomed from the first to the use of the various books in the particular system employed, the work being so selected that all the ordinarily possible transactions of business conduct shall occur several times throughout the progress of the work. Each pupil has a complete set of books, and is required to open and close them frequently during the course. In one class that I visited in another South German city, each pupil received a mimeographed list of thirteen transactions purporting to cover the business of one month. During the two hour and a half lesson an entire set of books was opened and the entries were completed. According to directions given at the close of the class period, the books were to be closed next time and the balance sheet made out. This seems like hurried and superficial work, but the principles involved were so varied that anybody who could do this correctly would be quite able to keep a set of books for any ordinary business. Here, as everywhere else, the individuals in the class moved almost as a unit. Each transaction was discussed, somebody was called upon to suggest the proper entry, and then each one in the class made it.

The whole process was almost military in its nature, with each one going his own way, but always in pursuance of some direction. The fact that the pupils themselves, rather than the teacher, indicated the step to be taken saved the process from being purely mechanical. The teacher was trying to inculcate the habit of making correct entries: first, by assuring himself that the pupils knew what they were going to do and why; and, second, by never allowing them to make a mistake in the doing. In this particular instance the military illusion was still further enhanced by the teacher's frequent orders. "Take pens!" "Lay aside pens!"

Business correspondence is very closely connected with bookkeeping and the theory of exchange. The whole purpose of the instruction is to enable the pupils to write courteously, correctly, and clearly, and to teach them to eschew the reprehensible commercial jargon that is so prevalent. They are practiced to the utmost nicety in making out all sorts of orders and receipts, in filling out the multifarious blanks connected with the shipment of goods by parcel post, express, or freight, and in carrying on the correspondence relative thereto. The number and variety of blanks that the German business man must be familiar with which are all to be filled out correctly, to the dotting of an "i" and the crossing of a "t," is positively astounding, and with these business apprentices nothing may

be left to chance. There is a rule for everything, and everything must be done according to rule. Then, too, there are the various sorts of letters covering purely commercial transactions, bids, and acceptances; letters relating to commercial balances; letters and advertisements in seeking a position, and letters to civil and political officials. It would be difficult to suggest a contingency of business which would not be anticipated in this course, and for which the pupil would not be forearmed with a formula.

Commercial geography, as taught here, is real geography of commerce. It ranks with arithmetic, business correspondence, and citizenship as the most consistently followed subject of the course. For the first year the German Empire provides the material for study. Land and water area, climate, agricultural resources, population, political divisions, important seaports, foreign shipping and inland commerce, important railways, and industry cover most of the topics treated. Although the acquisition of facts occupies a large place, it is all accompanied with extremely good didactic work on the teacher's part. One lesson that I heard in this school was a remarkably inspiring and instructive discussion on the progress of German industrial development, especially during the last sixty years. The only text in the hands of the pupils was one of those incomparable German commercial

6. Commercial
Geography.

atlases, containing fewer than fifty pages. Other European countries occupy the time during the second year, and the remainder of the world during the third year. At this latter period the work of the German consular service abroad forms an important topic of consideration.

Commodities of commerce (*Warenkunde*) is closely allied with the preceding subject everywhere, except in the case of the bank-transportation-insurance group.¹ Here the topics are confined to what one might call the "raw materials" of this group: creation and organization of banks and business enterprises, the stock exchange, fairs,² and various phases of the insurance and transportation problems. In the other groups the raw materials are carefully studied, their habitat, cultivation, transportation, preparation for the market; their purity, or genuineness; their adulteration, or imitation, their use, packing, and preserving. Utilization of the collections in the school museum and visits to local manufactories figure largely in this study.

One notable feature about this type of school all over the country is the importance of the school museum. No better evidence of the interest of the local merchants

¹ Cf. p. 122

² The mediæval fair still survives in the important towns of Germany, and has still to be reckoned with both from the financing and the distributing point of view.

and manufacturers could be desired than to glance at the extent of the numerous collections in the school museums and to note the sources whence they came. For example, the commercial school at Mannheim has a magnificent collection of raw tobacco of all grades from the chief sources of supply the world over. This collection, valued at 10,000 marks, was the gift of one business man of the town.

Training for citizenship (*Lebens- und Bürgerkunde*) is a favorite topic of Dr. Kerschensteiner, the head of the Munich system of schools, and its presence among the subjects of instruction

8 Training for
Citizenship.

here is due to his interest and enthusiasm. His ideas along this line first took printed form as a part of his essay, *Training of Youth for Citizenship during the Years between Fourteen and Twenty*, which received the prize of the Royal Academy of Sciences of Erfurt, in 1902. This general subject, which continues throughout the course, aims to lay down large principles of conduct, illustrated by numerous specific practical examples, that shall render the individual a sound, sane, and helpful member of the community. In the first year the topics concern the individual's attitude at home, in school, on the street, and in society, toward employer, helpmate, and vocation; the apprentice, accepting employment, his indenture and responsibility, the proper use of his time in preparation for his calling; the devel-

opment and care of his body. The second year is occupied with the development of commerce in Germany, a brief history of the railroads, shipping, postal, telegraph, and telephone services. The third year treats of one's dependence upon economic forces: trade unions, commercial associations, business organizations; the rights and duties of the merchant in the political world; and the commerce court. One needs only to glance over the foregoing to see how extremely practical and valuable is the mass of information contained therein, and how essential it is in a country like Germany, where almost every movement the individual makes from the beginning of his life until the end is either sanctioned or forbidden by some official regulation. The inexorableness of the natural law finds adequate supplementing in the equal inexorableness of the German statute law. Woe be it unto the individual who is ignorant thereof!

In the third year all legal regulations which the pupil has encountered throughout his course that the merchant should know, whether in the general conduct of business, in accounting, in the postal and telegraph service, in the shipment of goods, in payment of duties, or in remittance of funds, are reviewed and brought into some systematic order. This is a résumé and a codification, as it were, of the essential legal facts of the course.

One hour per week in each of the first two years devoted to principles of penmanship reaches beyond the domain of mere pen manipulation, although much stress is laid upon the acquisition of a legible hand, both in the German and the Latin script. Not only is an opportunity afforded for correcting an otherwise faulty spelling, but the pupils are introduced to the current abbreviations of the commercial world, as well as to the common foreign words with which they should be acquainted. Pursuant to the general practice in the best continental schools, all these points are constantly and consistently kept before the attention of the pupils, whatever may be the particular subject of study under consideration. Although no specific time is set apart for reading, every effort is made to develop the moral and general culture of the pupils, as well as to inculcate in them a taste for good literature

10. Penmanship
and Reading

Stenography, typewriting, and modern languages, the three elective subjects, are all taken up from a narrowly utilitarian point of view. In this particular school English and French are the only foreign languages offered. Literature does not figure at all, and grammar is reduced to the least possible amount. Some opportunity is afforded for training in the spoken language, but familiarity with the commercial vocabulary of the particular group to which the

11. Elective
Subjects

pupil may be attached, and ability to handle simple correspondence in the foreign language receive the chief emphasis.

At first sight the Munich program appears to differ very widely from the Prussian official regulations, but a more careful study will bring to light more **Munich and Prussian Programs.** or less conformity. Neither religion nor penmanship figures at all in the ordinary Prussian program. Penmanship is found, however, in the preparatory division, and is required as an additional subject for poor writers in all divisions. The question of religious instruction is touched upon in a Prussian joint ministerial order, issued in 1897 by the Minister for Spiritual, Educational, and Medical Affairs (the former official title of the head of the educational system), the Minister of Agriculture, and the Minister of Commerce and Industry. This order recognizes the desirability of religious instruction for the industrial and agricultural continuation schools. While religion cannot appear on the program of studies, the local authorities are urged to put the schoolrooms at the disposal of the clergy of the two recognized churches at the close of the regular classes for voluntary religious teaching and lectures. As the commercial continuation schools were founded they became automatically subject to this order. In Bavaria, however, the Catholic influence has

been strong enough to have religious instruction in the continuation schools made a part of the required work.

Commercial science, with German, and correspondence, seven hours in the Prussian schools, covers substantially the same ground as theory of exchange, commercial correspondence, commodities of commerce, and commercial regulations, six hours, in Munich. This difference is not significant. Arithmetic and bookkeeping receive in Prussia five and three hours per week, respectively, as against four hours for each in Munich. The totals are the same, and the contents of the courses are not materially different. Economic geography and civics, three hours in Prussia, must be set over against commercial geography and training for citizenship, three hours each, in Munich. The three hours gained here, together with the two hours for religious instruction, make up five of the six hours that represent the difference in the total lengths of the courses, eighteen hours in Prussia, and twenty-four hours in Munich. This suggests the possibility of a considerably greater civic and ethical influence in the southern country than in the northern, a possibility which I am inclined to believe is actually realized in practice. The Prussian program is strongly typical of the growing materialism that seems to be gripping the country more and more powerfully, while the Munich program strives to retain something of the old idealistic spirit. Stenography, type-

writing, and modern languages, even as electives, and, even though treated from a narrowly practical point of view, give evidence of a belief in the desirability of a wider range of subject matter than that offered by the Prussian course. The latter represents substantially the absolutely irreducible minimum that may be called a commercial course fitting for business life. The former does all that, and aims to orientate its pupils, even though to a modest degree, somewhat outside the very narrow field of their vocational interests.

Regular teachers, to the number of twelve, handle the major part of the instruction in the Munich school, although there are two *Volksschule* teachers assigned here for special classes, in addition to the six teachers for religion, sixteen teachers appointed for stenography, five for French, and four for English, some from the *Volksschulen* and some from the secondary schools. In 1910-1911 there were forty-six classes in the school, the largest having thirty-seven and the smallest twenty-three pupils, with an average of thirty-two.

If one is justified in making any generalizations after a few days' visit to the school and its classes, one must

School Success. acknowledge the evident success of the work as a whole. Mr. Hans Baier, the director since 1906, is undoubtedly responsible for a large measure of this. Happiness and contentment are

reflected in the faces of the pupils, and the seriousness of their purpose is everywhere apparent. Yet one must not hastily conclude that the German boy is inherently any more serious than are our own boys. Economic pressure and the disastrous results from failure "to make good" in school are enough to sober any youngster who fully realizes their significance. With the German these incentives are as difficult to lose as one's shadow, for home, school, and society are constantly forcing them in upon his consciousness with ever increasing relentlessness.

Such are the organization and the work of one of the German commercial continuation schools, typical, perhaps, of the best to be found in that country, yet representative of them all, showing a phase of educational activity whose worth we in the United States are but now beginning to appreciate, yet one of which we must take cognizance, unless we are willing to become hopelessly distanced in the race for commercial supremacy in the markets of the world. Most of our states are supinely contented if they have on their statute books a perfunctorily enforced compulsory school attendance law that keeps their children in school until the age of fourteen. Here is a nation that not only actually keeps all its children in school as long as we do, but holds a goodly portion of them there on part time for three years more, and gives

German vs.
American
Conditions.

them training of a most practical sort in the field they have chosen for their life work. In a factory, improved methods of work and highly skilled operatives on short time will accomplish more than a less well equipped and staffed enterprise on longer hours, but when to long hours are added superiority in staff and methods of work, the result must be obvious.

CHAPTER V

SECONDARY COMMERCIAL SCHOOLS

FROM one point of view the middle or secondary commercial schools are the oldest of all types of German commercial schools, for they belong to the general *Real*-school group. Francke ^{Early Schools.} is commonly reputed to have laid the foundations of this modern movement in his organization at Halle (1698), when he set apart a separate secondary school (*Pädagogium*) for those children who were not going on further with their studies, but were looking forward to commercial work, administration of estates, and allied undertakings. In 1747¹ Hecker founded his first *Real*-school (an institution that still exists in Berlin as the *Königliches Kaiser Wilhelms-Realgymnasium*), wherein was found a special "manufacturers', commercial,

¹ It is interesting for students of educational history to note how nearly this accords with the date of Franklin's plan for an American academy, and the opening of the school in Philadelphia (1743-1749). Each of these movements was the beginning of a protest against the traditional educational order in the respective countries, a protest that has only become effective during the present generation.

and business" class, with commercial correspondence and bookkeeping as important subjects of instruction. Had the ill-starred Philanthropinist movement under Basedow and his followers been more sanely and skilfully directed, it might have played a more significant rôle in the development of the commercial movement, for each of the schools under this ægis had its commercial classes or sections. "Commercial science," whatever may have been the connotation of that term then, and bookkeeping, appear to have been the chief representatives of business interests in the program of studies. In Hamburg, in 1803, even the classical *Gymnasium* had its so-called *classes civicae*, which later developed into a *Realgymnasium*.

The officially recognized differentiation of *Gymnasium*, *Realgymnasium*, *Oberrealschule*, and *Realschule*, in 1882, and the equalization of privilege for graduates of the three first-named types of institution in 1900, went far toward raising the repute of the modern as opposed to the classical school, and therefore put these secondary schools with commercial courses in a much more honorable position. In the new program of 1901 the *Realschulen* were officially recognized as forming the lowest and middle grades of the *Oberrealschulen*, a state of affairs that is not altogether to the liking of the German Union for Commercial Instruction.

Differentia-
tion among
Secondary
Schools.

This dissatisfaction became more pronounced since the *Realschule* began to serve as a middle technical and trade school, rather than as a commercial school.

Be that as it may, the graduates of the Latin secondary schools flock to the learned professions in great numbers, while it is commonly recognized that the graduates of the *Realschulen* go into commercial or technical callings. Between Easter, 1899, and Easter, 1905, fifty-six per cent of the graduates of the *Realschulen* of Hamburg went into business.¹ In Bremen, 1903-1905, sixty-three per cent. of those who left to enter any calling, selected mercantile work. In Cologne seventy-four per cent. of the graduates of the *Realschule* from 1893 to 1895 devoted themselves to commerce. These large figures ought to occasion no particular wonderment when taken in conjunction with the astounding growth of the commercial population in some of the largest and most important German cities since 1882, shown on the following page.

Business
Tendencies of
Graduates.

As might be expected, these selected cities show a proportional increase considerably larger than the country as a whole, for in all Germany the numbers grew from 4,531,080 to 8,276,239 persons.

¹ For these statistics and much of the foregoing material, see *Veröffentlichungen des deutschen Verbandes für das kaufmannische Unterrichtswesen*, vol 42, 1909

COMMERCIAL POPULATION¹

	1882	1895	1907
Berlin	110,544	180,916	?
Breslau	26,346	37,063	52,577
Cologne	15,395	32,503	53,318
Frankfort	18,503	30,999	?
Hamburg	44,676	101,511	156,501 ¹
Leipzig	20,137	45,028	65,366 ¹
Munich	22,574	47,626	?

¹ *Veröffentlichungen des deutschen Verbandes für das kaufmännische Unterrichtswesen*, Bd 42, 1909, p 10.

Despite the general commercial activity throughout the land the middle or secondary commercial schools have not developed so rapidly as the elementary and university grades. The list enumerated by Dr. Knork² gives what is believed to be a nearly complete catalogue of all in existence in 1910. The report of the Seventh Congress of the German Union for Commercial Instruction at Stuttgart, October, 1911, chronicled only a few changes. These, together with a few minor modifications, have been incorporated in the following table:

² See p. 143-5.

COMMERCIAL EDUCATION IN GERMANY

Prepared by Dr. Otto Knoke, Chief Director of the Commercial Schools of the Berlin Merchants' Corporation.

A. COLLEGES OF COMMERCE

Place and Type	Managers	Preparatory Training	Length of Course	Age of Students	Aim of Study
Berlin	Merchants' Corporation	<ol style="list-style-type: none"> 1. Leaving certificate (9 years secondary school) 2. Volunteer's certificate (6 years secondary school), and 2-3 years practical apprenticeship 	2 years	19-25 years and later	<p>Highest commercial training for leading positions in commerce and industry.</p> <p>Diploma examination at end of the course.</p>
Cologne.. . . .	City, Mevissen Foundation				
Leipzig	Chamber of Commerce, University				
Frankfort	Merton Foundation, City				
Mannheim.	City, Foundation of Commerce, Commercial Association				
Munich.					

Schools of the middle grade fall into several classes:

- (1) Commercial higher schools, as at Barmen, Bielefeld, Dortmund, Essen, Frankfort, Leipzig, and Hamburg,
- (2) Commercial *Real*-schools, as at Cologne, Dessau, Frankfort, Mannheim, Munich, Schoneberg-Berlin, and Stuttgart,
- (3) Public ordinary commercial schools, chiefly in Saxony, as at Bautzen, Chemnitz, Dresden, Flensburg, Leipzig, Mainz, Nuremberg, Stuttgart, Zittau, and Zwickau,
- (4) Private ordinary commercial schools, as at Augsburg, Berlin, Gera, Nuremberg, and Osnabruck, and
- (5) Commercial evening courses for volunteers in Berlin.

These commercial evening classes for volunteers are supported by the Berlin Merchants' Corporation, the authority which controls the stock exchange, and are under the direction of a board of governors, wherein are found representatives of the corporation, other commercial bodies, the city authorities, and the Prussian Ministry of Commerce and Industry. In fact, except in the case of the private schools noted above, semi-public bodies like chambers of commerce and merchants' associations have played a very large part, not only in founding these schools, but also in continuing to support them at the present time, some of this support representing the income from invested funds, and some coming from annual grants from the organizations in question. One is inclined to think of America as the country where private beneficence is most largely used for educational purposes. It is un-

doubtedly true, if one regards amount only, but, if variety of interest is considered, Germany will certainly take a very high place.

The evening courses of the Berlin Merchants' Corporation and the commercial higher schools require the possession of the one-year volunteer certificate for admission. This practically ^{Requirements for Admission.} means that all the pupils are at least fifteen years of age (in reality they will average more than that) and have completed the course in a *Real-school*, or have passed six years in one of the several types of *Gymnasium*. Three years in an elementary school are requisite alike for the private commercial schools noted above, as well as for the commercial *Real-schools*—these latter being parallel with and granting the same privileges as the ordinary *Real-schools*. Most of the Saxony commercial schools are on a slightly different basis, for they require in addition three years in a secondary school, and have only a three-year course. In any event, the pupils of the public and private commercial schools, as well as the commercial *Real-schools*, are looking forward to gaining, in addition to their special commercial training, the coveted one-year volunteer certificate.

Among the various commercial schools in Germany, the city commercial school at Frankfort (*Städtische*

Handelslehranstalt) is one of the most noteworthy. For variety of interests in a single commercial institution,

it is doubtful if its like may be found
Frankfort
Commercial anywhere else The departments of the
Institute. school include:

- (1) Commercial higher school,
- (2) Commercial *Real*-school,
- (3) One-year commercial school for girls,
- (4) Two-year commercial school for girls,
- (5) Commercial vocational school for apprentices and assistants,
 with four courses.

- (a) one-year course,
- (b) three-year course,
- (c) section for druggists,
- (d) French course,
- (6) Special evening courses (*Fachwissenschaftliche Abendkurse*)

In 1912-1913 these special evening courses, each of which continued through a half year, two hours in some one evening per week, included: French,
Special Even- English, Spanish, and Italian languages
ing Courses. and conversation, bookkeeping, commercial arithmetic, German commercial correspondence, and stenography. The total enrollment for each semester of 1912-1913, 478 and 526, respectively, was almost exclusively composed of adults engaged in various business houses of the city. These courses are open to the young people of both sexes who are beyond the limits of the compulsory continuation attendance regulation, and who have the necessary fitness to undertake the work.

Fees of six marks per semester are charged for each course. Linguistic instruction plays a preponderating rôle, for, of the 526 pupils in the winter semester of 1912-1913, 425 were enrolled in the classes of the four modern languages noted above, 196 studying French, and 162 studying English

The apprentices' and assistants' sections are very similar to the continuation schools which have been described in earlier chapters. In fact the three-year course here parallels them exactly, attendance being accepted as a substitute for the attendance at a compulsory continuation

Apprentices'
and
Assistants'
Courses.

school, which would otherwise be demanded. There are no fees at this latter school, while in these apprentices' courses the tuition amounts to forty marks per year. One finds in these fees, then, the mark of differentiation between the pupils of this course and those in the ordinary continuation schools, the line of demarcation being drawn upon a purely financial basis. The eight hours per week, as against six in the continuation school, relieves the pressure somewhat, while the course is furthermore enriched by two week hours per year of optional modern language instruction in French and a like amount in English, as well as two hours optional in the second year in stenography. On the average more than three-quarters of the pupils elect one modern language, and many of them take both. This three-year course

represents the largest single group in the whole institution, having had, February, 1913, an enrollment of 596 pupils.

The three-year druggists' course likewise parallels the continuation school course, and aims to accomplish for the druggists' assistant exactly what the
Druggists' Course. ordinary commercial course does for the embryo merchants. It should be observed, in this connection, that Germany distinguishes between the druggist and the apothecary. The former is nothing but a mixer of drugs, while the latter is a chemist as well. The druggists are recruited from the elementary school pupils, while the chemists have had the superior training afforded by higher school and university. Only a passing glance is necessary to discover the similarity between the program of the ordinary lower commercial school and that for the druggists' apprentices, found on the following page.

The time saved by the exclusion of economic geography, and one hour less devoted to arithmetic, in conjunction with two additional week hours in the total for each year, make up the three hours per week in each class that are absorbed by the purely technical subjects. The modicum of time devoted to physics and chemistry shows clearly that both subjects are treated most superficially, everything that does not contribute directly to the druggists' specific work being rigidly excluded. The

PROGRAM OF THE DRUGGISTS' SECTION—FRANKFORT

Subjects	Periods per Week Years		
	I	II	III
German	2	.	..
Civics . . . . .	.	1	1
Commercial arithmetic.	2	1	1
Bookkeeping	1	1	1
Business management, and Commercial correspondence.	..	3	2
Physics	1	..	..
Chemistry . . . . .	.	1	1
Drugs.....	2	2	2
	8	8	8

school established the section at the instigation of the Druggists' Association of Frankfort, and, at the conclusion of the course the examination on the commercial subjects is held jointly with the druggist assistants' examination in coöperation with the Druggists' Association.

The French preparatory course has been organized in the interests of the *Bürger*-school pupils, in order to give them the French necessary to enter the *Real*-school at the conclusion of the compulsory school period, and to enable them to complete the last three years in this higher school. Large demands are necessarily made upon the pupils. These the brighter and more industrious alone can satisfy, for they have only three hours per week for two

Special
French Course.

years in which to cover the same amount of work as the regular pupils who have spent two or three times as many hours on the subject

The two courses for girls are the outcome of a desire to put girls' opportunities for commercial training on a

Girls' Courses. par with those of the boys The following is the program of studies for the one and two-year courses.

GIRLS' COMMERCIAL COURSES—FRANKFORT

WEEK HOURS

Subjects	One-Year Course	Two-Year Course	
		II	I
German language	1	2	2
German correspondence	2	..	.
French language and correspondence	4	6	4
English language and correspondence	4	..	4
Commercial arithmetic	4	3	3
Bookkeeping	4	2	3
Theory of commerce and exchange	3	2	2
Commercial correspondence		2	2
Commercial geography	3	.	..
Commercial geography, and Commodities of commerce		2	2
Stenography	3	2	2
Penmanship	2	2	.
Singing . . .		1	1
	30	24	25
Typewriting (optional)	2	.	2
	32	24	27

The one-year course is intended for graduates of a higher girls' school, or a middle school, where they have probably had seven years of French, and four years of English, as well. The pupils in the two-year course are, in most cases, graduates of the ordinary elementary schools, who here take up foreign languages for the first time. It is a much-mooted question as to whether it is advisable for them to undertake the study of two new languages when they are also meeting for the first time an entire array of other new material in the shape of the commercial subjects. This is only one of the many problems that are vexing the supporters of girls' education in Germany at the present time. Indeed, the whole question of girls' education is decidedly in a state of flux. As regards the commercial subjects, both courses strive to reach substantially the same results. While in most of the subjects the pupils of the two-year course have some advantage in time allotment, the one-year girls are somewhat more mature, and have had a much better and broader foundation upon which to build, so that in the end the professional attainments are fairly comparable. One cannot say, as in the case of the boys' schools, that one course prepares more particularly for one grade of commercial work than the other. The additional modern language accomplishments of the short-course pupils naturally turn them rather more to business houses with foreign connections,

but otherwise the competition between the two groups is entirely open, and a girl's success is dependent solely upon her own ability

Of all the departments in the school the commercial *Real* course comes nearest to what we are familiar with

Commercial as a commercial high school. There is no **Real Course.** use disguising the fact that, in spite of the

1. Position. efforts put forth by the German Union for Commercial Instruction and others, to popularize this type of school, it has not yet been received into general favor. The old vested humanistic interests oppose it as an intruder, and still look upon it with much the same distrust that was bestowed upon commercial and manual training courses for so long in this country, insisting that it would be merely a refuge for the weaker and unsuccessful pupils of the regular secondary schools. It is undeniable that there is more or less justification for this attitude, but the time is rapidly approaching when the contention will no longer be true. Every new departure in the educational system is compelled to face the same indifference and hostile criticism. Sound and sane organization on a strong basis of inherent validity of principle can largely be counted upon to overcome this opposition. Business interests themselves have not shown the utmost cordiality toward the venture. Even a large commercial center like Hamburg, for example, is altogether opposed to the general scheme of commer-

cial training in secondary and higher schools, although it is much more tolerant toward those of elementary grade. In 1906 the chamber of commerce in Hamburg went on record as declaring that the work of these schools was not sufficiently practical, and that much more was to be gained by a sojourn abroad, the very thing that for years had been the chief asset of the Hanseatic merchant. Aside from the commercial department established at the Fichte *Real*-school at Schöneberg, a suburb of Berlin, in 1909, whose organization will consequently not be complete until the fall of 1914, the schools at Cologne and Frankfort are the only schools of this type in all Prussia. In view of the efforts being made at this moment to disseminate information about this relatively new variant of the old *Real*-school, and of the propaganda being carried on to encourage its spread, it is well worth while to consider it briefly.

Beginning with Easter, 1911, a new program of studies was put into operation, at the suggestion of the Frankfort school authorities, and with the approval of the educational department in Berlin, with the avowed purpose of making it easier for the graduates of this course to go on to the *Oberreal-schule*, in case they so desired. This program is here given in full.

2. Program

COMMERCIAL REALSCHULE—FRANKFORT¹

WEEK HOURS

Subjects	VI	V	IV	III	II	I	Totals
Religion . .	3	2	2	2	2	2	13
German and . .	4 } 3	5 } 4	4	4	3	3	23
History stories	1	1					
French . .	6	6	6	6	5	5	34
English . .				5	4	4	13
History . .			3	2	2	2	9
Geography . .	2	2	2	2	2	2	12
Arithmetic and Mathematics	5	5	6	4	4	4	28
Natural science . .	2	2	2	3	4	5	18
Commercial arithmetic				2	2	2	6
Correspondence, Bookkeep- ing, and Commercial science					3	3	6
Penmanship . .	2	2	2	1			7
Freehand drawing . .		2	2	2	2	2*	10*
Stenography . .						2*	2*
Singing	2	2	2				6
Gymnastics . .	3	3	3	2	2	2	15
Totals	30	30	34	35	35	36	200

* Freehand drawing and mechanical drawing in Class I.
Pupils choose between drawing and stenography

It should be observed that the course serves the double purpose of affording some training for commercial life and at the same moment of satisfying the requirements of the educational authorities at Berlin imposed upon a recognized six-year higher school. This department is under the control of the Minister of Education, while the various more specifically commercial departments of the institution described heretofore are subordinate to the Minister of

¹ *Jahresbericht der Stadtischen Handelslehranstalt zu Frankfurt am Main, 1912-1913, p. 16.*

Commerce and Industry. This dual allegiance occasions no difficulty, for the departments are as distinct with as independent teaching staffs as though they were located in different parts of the city. From the local point of view, however, they are one, since they are directed by a common administration and are supported from the municipal treasury. In view of the recognized conservatism of the educational authorities it is evident that the program of studies cannot depart very widely from that imposed upon other *Real*-schools. As a matter of fact, for the first three years, the courses are identical, and the additional time for purely commercial work during the last three years is substantially all obtained by cutting down the number of hours devoted to singing and gymnastics, and eliminating four hours from the mathematics course of the *Real*-school. Indeed, the present course shows considerable diminution of emphasis upon the technically professional subjects in comparison with that displaced two years ago. On the face of it only a relatively small amount of the total time is devoted to distinctly commercial subjects: two hours in each of the last three years for commercial arithmetic; three hours in each of the last two years for correspondence, bookkeeping, and commercial science; and two hours (optional) in the last year for stenography. A careful scrutiny of the detailed course of study will

bring to light additional points wherein the other subjects show a slight commercial bias, namely: French, in the last two years, contains a brief introduction to commercial correspondence, and the pupils have some practice in composing commercial letters orally and in writing; in English the pupils are introduced to the subject of commercial correspondence; history treats cursorily the economic development of Germany during the latter part of the nineteenth century, but hardly more extensively than the course in the ordinary higher school; geography in the last year touches very briefly upon "world production, traffic, and trade"; natural science considers the more important processes of industrial chemistry, and includes an acquaintance with the chief commodities of international trade and their fabrication, all covered in a portion of the last year of the course. The six hours devoted to commercial arithmetic, correspondence, bookkeeping, and commercial science cover identically the same general field as the corresponding subjects in the continuation schools, although they are treated from a somewhat broader point of view, large principles being emphasized at the expense of the narrower rule of thumb method of procedure that is so characteristic of the lower schools.

As far as mere office practice is concerned the lads who complete this course are unquestionably less adept

than are those from the continuation schools, for they have had considerably less drill in commercial subjects, but their general attainment is markedly superior, thanks to a broader course of study, with a presumably sterner stock of brain stuff to work upon, and they are consequently in line for positions of responsibility and under-leadership in the business world, instead of being mere hewers of wood and drawers of water. They have the minimum academic equipment, graduation from a six-year recognized higher school, which renders them eligible for the examination that carries the one-year military service privilege, and their chance of a desirable appointment in the business world is materially enhanced. In age they will average, roughly, a year younger than the pupils of the continuation school at the close of their course, sixteen and a half in the former case, as against seventeen and a half in the latter. Of the thirty-nine graduates of this course, at Easter, 1913, twenty-eight entered commercial houses and five secured bank positions. It is next to impossible for the ordinary continuation school pupil to enter the banking business, for most bankers draw their clerks exclusively from graduates of the higher schools. For most of the graduates of this course their school career ends here. During the last three years, 1911-1913, only fifteen out of a total

Accomplish-
ment of the
School.

of one hundred and fourteen have gone on to higher institutions of learning

Despite the measure of success that this school has attained, and unquestionably it has been successful, as its growth from fifty-two pupils, when it was founded in 1903, to about two hundred and fifty, ten years later, amply testifies, the type of school has not been generally received with favor. As has been suggested before, business men are not yet convinced of its worth, only cities of considerable size can afford to assume the necessary expense, and not many of these are willing to support such an undertaking, especially in view of the amounts they have already expended in establishing commercial continuation schools. There are only two other commercial *Real*-schools in Prussia—at Cologne and at Schöneberg (Berlin)—that attempt to fulfil a similar purpose. The type is thus something of a luxury, appealing to parents who are a little more fortunately situated financially than the great mass of the people, small merchants, master workmen in various trades, minor government officials in the postal service, and the like, parents who intend their sons for a business career but who are a little more than ordinarily ambitious for their offspring, and who are willing to make the pecuniary sacrifice to gratify that ambition. This financial burden will amount to at least one hundred and ten marks per year for the six

years of the course in school fees alone, to say nothing of the subsequent expenses of the one-year volunteer service in the army, but the advance in social position attendant thereupon is the prize that makes all this seem worth while.

The most advanced department in the institution is the commercial higher school. In reality this forms a continuation of the *Real*-school just described, although it is not quite up to the standard of recognized *Oberrealschulen*, for the course at Frankfort is only two years in length, instead of the traditional three years beyond the *Real*-school period. It must be added, however, that this school in no sense attempts to parallel the culture course of the regular higher school, even of the *Oberrealschule* type, for all the instruction is purely professional, as a glance at the program on the following page must readily show.

This is a purely professional commercial school, whose sole interest is to prepare young men for active business life. Its choice of subject matter is not restricted by the necessity of conforming to academic requirements imposed by the education department at Berlin, for graduation from here carries no sanction to undertake university study. It falls under the jurisdiction of the Minister of Commerce and Industry, and is thus left free to formulate its courses with

Commercial
Higher
School.

Course.

COMMERCIAL HIGHER SCHOOL—FRANKFORT¹

WEEK HOURS

Subjects	Semesters			
	I	II	III	IV
German	3	3	2	2
French language and correspondence	4	4	4	4
English language and correspondence	4	4	4	4
Commercial arithmetic	4	4	3	3
General commercial theory	6			
German commercial correspondence		2	2	2
Bookkeeping		2	3	3
Commercial and Banking law		2	3	3
Economics			2	2
General and Commercial history	2	2	2	2
Geography of commerce and trade	2	2	2	2
Physics	2	2	2	2
Chemistry and Chemical technology	2	2	2	2
Commodities of commerce and Mechanical technology			2	2
Penmanship	2	2		
Gymnastics	2	2	2	2
<i>Optional Subjects:</i>				
Spanish or Italian	2	2	1	1
Stenography	2	2	1	1
Totals	37	37	37	37

¹ *Jahresbericht der Stadtischen Handelslehranstalt zu Frankfurt am Main, 1912-1913, p 12.*

the single purpose of fitting for commercial life. Possession of the one-year volunteer certificate for army service is the minimum standard of attainment accepted for entrance. Inasmuch as this may be secured by any pupil who has completed a six-year course at a recognized higher school (*Gymnasium, Realgymnasium, Oberrealschule, or Realschule*), it is theoretically possible

for the pupils to possess a considerable variety of academic attainment. In practice, however, it draws its pupils from the *Oberrealschulen*, or the *Realschulen*, where they have already had a "modern" training, including six years of French (thirty-five week hours), and three years of English (thirteen week hours), in addition to a considerable amount of mathematics and science. The course thus constitutes a natural sequence of the *Real-school* course. During the last three years (1910-1912) only ten graduates of the commercial *Real-school* department of this institution have gone on to the higher commercial course, so it is readily apparent that no specifically commercial training may be presupposed. These ten have necessarily found some duplication of the twelve hours of commercial branches that they have already had in the lower school, but, for the great majority of the pupils, the work is all new.

The term "higher" is attached to this school because it is associated with the possession of the one-year military service certificate, rather than because in a strictly graded course of commercial study its subjects are based upon an elementary study of the same subjects already completed. In fact, many of the subjects cover the same general field as those already explained at some length in connection with the commercial continuation schools, but considered from a broader, more general point of view, as might be assumed when one recalls the more

comprehensive and catholic character of the pupils' previous academic attainments, as well as their greater maturity. In this category will fall the following subjects: commercial arithmetic, general commercial theory, commercial correspondence, bookkeeping, commercial and banking law, commercial history, and geography of commerce and trade. The foreign languages and correspondence continue the linguistic studies of the earlier scholastic training, with emphasis upon the correspondence side; the science likewise carries on the same subjects of the *Real-school*, but is chiefly confined to practical applications in trade; while commodities of commerce, although a new subject, does not differ from the course in the Munich schools, with the same reservation of being treated from a broader and more mature point of view.

The course is designed to fit young men for the more important positions in commercial life, for banking, ex-

port and import trade, and service abroad

Purpose.

Hence the importance attached to modern language instruction. Opportunity is also afforded for taking up a third language, Italian or Spanish, and a goodly number of the pupils are quick to take advantage of the facilities at their disposal. During the ten years of the school's existence most of the eighty-five pupils that have actually been graduated have gone into business, although some few have gone on to the colleges

of commerce to prepare themselves for positions as teachers in commercial schools. Thus the commercial enterprises of the city of Frankfort are receiving from the commercial *Real*-school and the commercial higher school of this institution alone practically fifty recruits every year. All the more significant does this become when one considers that this special attention is not being devoted to the future leaders of commerce, but to those who will be merely the under-officers in the great commercial forces that are doing so much for the material progress of that center of German business. This whole commercial school movement in Frankfort is largely the result of the waning financial position of that old mart of German trade. The stock exchange no longer occupies the place it once held, and many of the leading banking houses have been moving their offices to Berlin. Hence the merchants have begun to realize that in the not far distant future they must marshal other forces in order to maintain the ancient prestige of their town in the business world. This school is an attempt to meet the situation.

The following questions, taken from the final examinations of February, 1912, and January-February, 1913, will doubtless cast considerable light on **Examination** the general character of the work (The **Questions**. original questions in modern languages were all given in German.)

1 *German* (1912)

How is England's jealousy of Germany to be explained?

2 *French* (1912)

(a) Translation

Tea (Short extract put into the pupil's hands to be translated into French)

(b) Correspondence

(1) On February 1, 1912, Emil Dubert of Offenbach writes Charpentier & Co, Paris, who have not given him any orders for some time, offering them various kinds of fine leather goods which a fortunate transaction will enable him to sell at an unusually low price, and he requests a prompt and large order from the samples which should shortly reach them. He assures them of the careful execution of the order, especially since he is very desirous of reviving the former active business relationship between the two firms.

(2) Charpentier & Co, in their answer of February 5th, express their regret at the breaking off of business relations between the two firms, for which the high prices of Dubert's goods were alone responsible. The offer that he has made, however, persuades them to have dealings with him again, and to order several dozen purses, pocketbooks, and cigar cases. They have no sale at this time for the travellers' articles that were also included in his samples.

3 *English*

(a) Translation

George Stephenson and his son Robert (1913. See note under 2 a above)

(b) Correspondence (1912)

(*) On February 15, 1912, William Wickham & Son, London, write Richard Muller & Co, Frankfurt, asking for his latest samples in fine leather goods, terms of delivery, and lowest quotations, since they intend to place large orders if the goods are satisfactory. They refer him to John Sinclair, Portsmouth.

(2) On February 17th, Richard Muller & Co write John Sinclair for information in regard to William Wickham & Son.

(3) On February 20th, John Sinclair replies that the firm is entirely trustworthy. He himself has done business with them for twenty years, and has often given them as much as M 3000 credit against long term bills. The information is given confidentially, and is not to be considered as in any way obligating him.

4 *Commercial Arithmetic* (1912)

(1) Calculation on an order of goods from Hamburg 20 bales Bari almonds, gross, 2135 kg, tare, 1 kg per bale, at M 105 50 for 50 kg 50 sacks rice, gross, 5000 kg, tare, 50 kg, at M 17 50 for 50 kg Invoice charges: brokerage, $\frac{1}{2}\%$, insurance, 1% on M 6500, miscellaneous charges in Hamburg, M 24 35, commission, $2\frac{1}{2}\%$. Charges on delivery freight, M 243 37, duty on almonds, 2113 kg at M 30 per 100 kg; duty on rice, 4950 kg net at M 4 per 100 kg

What is the actual cost price per 50 kg of the almonds and the rice, the warehouse weight of the almonds being 2111 kg net, and of the rice 4950 kg net?

(2) A Swiss exporter sells London goods to the amount of 156/18/9 on long sight draft of August 15th. He orders his banker in Frankfurt to dispose of this and remit the net proceeds in exchange at short sight on Paris Frankfurt receives the draft June 1st and sells it the same day, charging therefore $\frac{1}{8}\%$ commission and $\frac{1}{2}\%$ brokerage, the rate of exchange being 20 40 (8 days at 3%). For the purchase of Paris exchange, which is likewise consummated June 1st, $\frac{1}{2}\%$ brokerage is to be charged

(a) What is the amount in marks of the sale of the draft on London?

(b) What is the amount in francs of the remittance on June 15th, if exchange on Paris is 81 (8 days at 3%)?

(3) A Frankfurt banker converts on October 25th, 10 shares (M 1000 per share) of the Frankfurter Hypothekenbank into 3% Dutch loan of '96 Shares quoted at 202 50, interest from January 1st Bond quotation, 95, interest periods March 1st and September 1st.

(a) What does the bank stock bring in marks, at $\frac{1}{8}\%$ brokerage, and 55 pf tax per M 1000 of the market value?

(b) What is the par value in florins of the bonds bought with the proceeds, brokerage at $\frac{1}{2}\%$, tax, $1\frac{1}{2}$, and the smallest denomination of the bonds, 500 florins?

(c) What is the balance in favor of the consigner of the shares?

(4) What is the income on $3\frac{1}{2}\%$ Prussian Consols, which can be bought in the market at 98.50?

5 a *Bookkeeping* (1913)

(1) A limited liability company is established with the following partners and capital subscribed:

A—M 50,000, B—M 30,000, and C—M 20,000. Twenty-five per cent of the capital is paid in. During the year, A sells half of his interest to D, and B sells all of his to E. Before the end of the year, another twenty-five per cent of the capital is paid in.

(a) Open the necessary accounts, and make the entries

(b) Close the accounts

(2) A joint stock company has 4% bonds to the amount of M 1,000,000, with interest falling due April 1st and October 1st. At the close of the year 1912, the April coupons were entirely redeemed, and the October coupons to the amount of M 800

(a) How are the falling due of the interest and its redemption to be entered?

(b) Close the accounts that have been opened.

5 b *German Commercial Correspondence* (1913)

The following advertisement appears in the *Frankfurter Zeitung*.

"A wholesale underwear and hosiery house desires a retail salesman and well-recommended representative for South Germany, Rhineland, and Westphalia. Address O P. 26,270, *Zeitung office*."

Write (a) answer of applicant, without statement of conditions,

(b) reply of firm, stating conditions,

(c) acceptance of applicant, repeating conditions.

6 *Chemistry and Commodities of Commerce* (1913)

The manufacture of soap

Of all the commercial higher school courses the course at Frankfurt is the most comprehensive and the most

advanced, for those at Barmen, Bielefeld,

Character of the Course. Dortmund, Elberfeld, Essen, Leipzig, and

Hamburg are only a single year in length,

as against two years here. The character of the work is much the same in all, and is uniformly on the same high plane. Barmen and Hamburg are the only schools that

offer more than French and English in modern languages, and in both these instances Spanish figures as an optional subject. In Dortmund, Elberfeld, and Essen there are separate sections for boys and girls, while in Barmen there has been real coeducation since the school was organized in 1905, an experiment that has been in every way thoroughly satisfactory. The Barmen course is necessarily the same for both sexes, while in Dortmund, Elberfeld, and Essen certain minor differences appear in the programs outlined for the boys and the girls.

One cannot fail to notice the contrast in method of treatment of subject matter in the commercial higher schools in comparison with that pursued in the commercial continuation schools. The former is broader and more comprehensive, and assumes not only a larger fund of common knowledge, but an ability to arrive at general conclusions that is conspicuously absent in the latter schools. From the character of the problems given in the examinations quoted above, it is evident that no mere rule of thumb procedure will suffice to carry the pupil through the work to be covered. Good, hard thinking is necessary, and plenty of it, in addition to a large amount of specific, detailed, fact knowledge. There is, furthermore, free play for the exercise of individual initiative, and keen, discriminating judgment plays a large rôle. These schools aim at laying the technical foundation for the development of future un-

der-leaders in commercial activity, not at turning out merely intelligent routine workers. They intend to do for the merchant class what the higher schools have long done for general culture, leaving to the colleges of commerce the task of accomplishing for mercantile pursuits what the universities have accomplished for the so-called higher professions.

Some of these schools, notably Elberfeld, make systematic efforts to give the pupils first-hand acquaintance with commercial and industrial enterprises.

School
Excursions. Elberfeld sets apart one hour per week for laboratory work in connection with the subject of "commodities of commerce and technology," and some of this time is spent in excursions to various industrial and commercial plants of the neighborhood. These latter come at irregular intervals during the year, and there is no fixed schedule, or even a particular round of visits to be followed. Pupils of the Frankfort school spent a whole month of the summer vacations in 1904, 1905, and 1907 on more extended trips, but, unfortunately, they have undertaken no such long excursions since that time. These longer journeys form a regular feature of the Elberfeld course. In August, 1910, the boys, accompanied by two of their teachers, made a trip to Holland and Belgium, visiting the exposition at Brussels, and paying particular attention to the commercial activity of the Netherland ports. In 1911 they

went to Bremen, Hamburg, Lubeck, the Kiel Canal, and Copenhagen, while in August, 1912, about a dozen of them went up the Rhine, through Switzerland, via Marseilles, to Algiers. The expense involved (this last trip cost in the neighborhood of M 250, even though special rates were obtained nearly everywhere) of necessity deters many of the pupils from going, although the chamber of commerce or other patrons of the school usually contrive to subscribe a portion of the general expense.

As has already been suggested, commercial education in Germany owes much to private and semi-public initiative for the inception of many of its undertakings. The Public Commercial Institute at Leipzig (*Oeffentliche Handelslehranstalt*), probably the most representative of this latter type of institution, is only a single instance of the progressiveness of the merchants of that city. It is one of the oldest, as well as one of the most famous, of the modern commercial schools. Founded way back in the early 30's, thanks to the enterprise of the two great commercial bodies of the city, the Retail Merchants' Guild and the Corporation of Wholesale Merchants, it has long exercised a dominant part in the preparation of the future tradesmen.¹

Leipzig
Commercial
Institute
Foundation.

¹ The information about this Leipzig school has been gathered from the 75th anniversary report and other documents of the institution, as well as from the writer's personal observations gained through a visit in the spring of 1912.

In 1831, when the school was established, the control of commerce, as well as industry, was still in the hands of the guilds. To be sure there were some merchants outside of these two powerful organizations who were allowed to have their own apprentices, but the oversight of even these was assumed by the two great corporations, sometimes acting independently, sometimes conjointly. In those days the term of apprenticeship was four years, instead of three as at present, and at its conclusion the apprentice received a certificate signed and sealed by the guild authorities, which certificate was said to have been much more imposing than the young man's knowledge of business management. However one-sided and inadequate the practical training may have been, the holder was even less satisfactorily equipped on the theoretical side, for he had had nothing beyond the training of the *Volksschule*. In order to meet this situation the Commercial Institute was projected, and the apprentice school, very similar to the ordinary commercial continuation school of the present, was the first department organized. The scheme developed until to-day the school includes two departments, with two divisions in each:

(1) Apprentices' department, with two divisions, a three-year course, and a special one-year course, and

(2) Scholars' department (*Schuler Abteilung*), likewise with a three-year course and a one-year special course

By virtue of the fact that the pupils in the apprentices' department are spending only part time at the school, twelve hours per week, in each instance, they are necessarily Leipzig boys,

Courses.

employed in local commercial houses, although foreigners may be admitted to the one-year course in case they can prove an educational equipment equivalent to the certificate for the one-year volunteer service demanded of natives. The ordinary school fees are one hundred marks per year, with a reduction of one-quarter for sons and apprentices of former members of the Retail Merchants' Guild. Candidates for admission to the three-year course are supposed to have completed the *Bürger-schule*; at least the examinations in German and arithmetic that they must pass are such as would be required of a boy in the top class of such a school. The three-year apprentices' course subserves the same general purpose as the commercial continuation school course previously described,¹ a business apprenticeship. Considerably more may be expected of them, however, for they have practically all completed the *Burgerschule* course, which extends one year longer than the *Volksschule*, and includes a modern language (French). Furthermore, the continuation of the modern language study, together with the advent of a second language, and the twelve

¹ It should be noted that Leipzig being in the Kingdom of Saxony, the school owes no allegiance to the Prussian authorities.

hours per week for three years, as opposed to only eight hours in the case of the continuation schools, allow for considerable broadening and enriching of the course.

The one-year special course in this department is likewise frequented by boys who are in active business. These fellows have already completed the work at a six-year higher school, where they have studied both French and English, and where the other subjects, aside from commercial branches, were probably very similar to those found in the program of the Frankfort school¹. The three-year course in the scholars' department presupposes the same previous training as the corresponding course in the apprentices' department. These boys are willing to devote all their time for three years to a very specialized preparation for business life. The one-year course in this same department is for boys somewhat more advanced intellectually, by virtue of the fact that they have attended a higher school, possess the one-year military service privilege, and are able to spend their whole time for a year at a commercial school. It is decidedly difficult to translate German school progress into American terms, but, roughly speaking, the three-year course of the scholars' department corresponds closely to an American high school of commerce, and has the same general problems to meet. It is built upon an elementary school course,

¹ See p. 156.

one year longer than ours, which includes the study of a foreign language, and consequently it sends its pupils forth, theoretically, at least, at exactly the same age as our high schools.

The distribution of subjects in the three-year apprentices' course is given herewith, whereas that of the special apprentice course will be found later in conjunction with the program of the other one-year course:

**Apprentices'
Three-Year
Course.**

LEIPZIG COMMERCIAL INSTITUTE

Apprentices' Department—Three-Year Course

WEEK HOURS

Subjects	III ¹	II	I
German language	2	1	1
English language	2	2	2
French language	2	2	2
Commercial arithmetic	4	3	2
Commercial science	1	1	2
Counting-room work and Correspondence	1	1	1
Bookkeeping	1	1	2
Commercial geography	1	1	.
Penmanship	1	.	.
Stenography	2	..	.
Totals.....	12	12	12

¹ The lowest class

As far as the entrance requirements are concerned the three-year course of the scholars' department is

about on a par with the corresponding course of the apprentices' department. The high fees, which average three hundred marks¹ for each year (with
Scholars' Department. a twenty-five per cent. discount for sons of members of the old Retail Merchants' Guild), and are consequently twice as great as in the regular classical secondary schools, exercise a significant selective influence on the student body. This influence is still further strengthened by the requirement of French in the admission examination. Thus, the entire student body is recruited from the *Burgerschulen* and the various types of "higher schools."

One must be impressed by the scope of subject matter in the program given below, as well as the very large number of hours of class work. It certainly represents a task fifty per cent greater than could probably be found in any American school of similar grade, and furnishes only another instance of the terrific economic pressure behind the German schoolboy. American teachers complain that five subjects and twenty-five hours per week constitute too heavy a program, yet here is a program that contains more than twice as many subjects and nearly fifty per cent more hours of required work. The time allotment of subjects is as follows:

¹Foreigners are charged five hundred marks per year in each class.

LEIPZIG COMMERCIAL INSTITUTE

Scholars' Department—Three-Year Course

WEEK HOURS

Subjects	Class III	Class II	Class I
German language	5	4	5
English language and correspondence	5	4	5
French language and correspondence	5	4	5
Mathematics	3	3	3
Commercial arithmetic	4	3	2
Physics	2	2	.
Chemistry . . . . .	..	2	2
Technology and Commodities of commerce	.	.	2
General and Commercial geography .	2	2	2
General and Commercial history	2	2	2
Commercial theory, Commercial and Banking law	.	2	1
Counting-room work, Correspondence and Bookkeeping . . . . .	.	3	3
Economics . . . . .	.	.	2
Penmanship	2	1	.
Stenography	2	1	1
Gymnastics	2	2	2
Totals.....	34	35	37
Electives*			
Spanish language . . . . .	.	2	2
Italian language . . . . .	.	..	2
Russian language . . . . .	.	..	3

The similarity between the problem of this three-year course in the scholars' department and that of our own commercial high schools would seem to warrant a more than passing attention to the course of study.¹ One cannot be too often re-

¹ The subjoined material on the course of study has been adapted freely from the yearbook of the school, *Bericht über die Öffentliche Handelslehranstalt zu Leipzig*, 1911-1912, pp 48-55.

minded that the German economic conditions are not American economic conditions, but such a choice of subject matter is indicative of one of the best of the German attempts to meet a situation that has many points of resemblance with our own

German occupies a very important place. Indeed, if one takes account of the correspondence which figures

under another rubric, it receives more attention than any other single subject, five

1. German.

hours per week the first year, four hours the second year, and five hours the third year. The first year is devoted to the reading and explanation of numerous poems and prose selections, together with some elementary rhetoric, while the other two years are spent chiefly upon the national classics, Lessing, Schiller, and Goethe, the drama, and the development of German literature. Every three or four weeks throughout the course a written essay is prepared, and every week during the last two years there is a class discussion by the pupils on a topic chosen by them, as well as reports from time to time on their outside reading. Aside from the topics of some of the essays it would be quite difficult to differentiate this from the course in the mother tongue at an ordinary school. Subjects like those appended betray a decided commercial bias. "Why should the merchant learn foreign languages?", "Leipzig as a commercial center"; "Leipzig streets at the time of the

annual fair"; "England's commerce"; "The significance of rivers in trade" The titles of most of the essays, however, reflect the dominant literary emphasis of the course

French (14 week hours), English (14), Spanish (4, optional), Italian (2, optional), and Russian (3, optional), represent the modern languages ² Modern Languages. taught in the school, named in the order of the pupils' accomplishment at the end of the course. Although French and English receive the same time allotment in the school program, the former must be accorded the first place on account of the greater rôle it plays in the preliminary education of the pupils. Only in Hamburg, Bremen, and a few other commercial centers that have large relations with England, has the war specter been displaced by the commercial reality, and, even in these places, the government regulations put French first in the higher schools, for these are the intellectual nurseries of the subsequent army officers. Commercial needs, reading, conversation, and correspondence constitute the center of interest here, although some time is found in English for the consideration of short literary masterpieces, and in French some longer selection, like Molière's "L'Avare," is read. Much less can be accomplished in the elective Spanish and Italian, while the time devoted to Russian can do little more than introduce the pupils to the language The

important trade relations between Leipzig and Russia account for the presence of the last-named language.

In accordance with the prevailing German practice, mathematics is differentiated from arithmetic. In the

first year (3 hours per week) algebra is
3 Mathematics.

covered through simple equations of the first degree in one unknown quantity; and plane geometry extends through the consideration of the quadrilateral, including simple constructions, without proof. In the second year (3 hours per week) algebra is continued through involution, evolution, and simultaneous equations of the first degree; and plane geometry is completed, covering circles, inscribed and circumscribed figures, areas, more difficult constructions, with proofs, ratio and proportion, and area of the circle. In the third year (3 hours per week) algebra includes logarithms, quadratic equations, interest and annuities; trigonometry is limited to computations on right, isosceles, and oblique triangles, regular polygons, and parallelograms; and solid geometry is likewise taken up from a practical point of view, devoting most of the time to computation of the contents and areas of the prism, cylinder, pyramid, truncated pyramid, cone, truncated cone, and sphere.

Commercial arithmetic (9 week hours) covers the same general field as already outlined in the case of the continuation schools, save that everything is treated more thoroughly and fundamentally. Furthermore, it

pays particular attention to the discount system of the Imperial Bank, evaluation of foreign coinage, foreign bills of exchange, conversion of the latter to and from German equivalents, with charges therefor, foreign stock exchanges and their market reports, with the charges in vogue on these exchanges, and considerable practice in calculating the values of foreign securities in the foreign monetary units.¹

4. Commercial Arithmetic.

Physics (2 hours per week for the first two years) covers, the first year: the topics of statics and mechanics of solid, liquid, and gaseous bodies, acoustics; heat, and the second year: optics, magnetism; and electricity.

5 Physics.

Chemistry (2 hours per week for the last two years) includes, the first year. metals and metalloids; oxides; sulphides; haloids; reduction; atomic theory, indirect action of oxides, sulphides, and chlorides. Substances from commodities of commerce, technology, and mineralogy (caoutchouc and gutta percha, iron and steel, the most important ores, precious stones, and jewels) Second year: hydrates, salts, their composition, decomposition, and designation; electrolysis, reduction, hydrides. Substances

6 Chemistry.

¹The problems already quoted from the examinations in the Frankfort school, pp 166-8, will throw a little further light on the character of the work.

from commodities of commerce and technology. the most important chemicals of commerce, metallurgy, fossilized combustibles, petroleum

Commodities of commerce and technology (2 hours per week in the last year) treat textile fibers, and the most important spinning and weaving machines; paper, hides, tanning, and leather; tobacco; dyestuffs, and dyeing; fats and oils, soap and candles; sugar, and the products of fermentation; pottery, and glass.

7. Commodities
of Commerce
and Technology.

All the science, especially chemistry, bears directly upon the commodities of trade. It therefore concerns itself, not so much with scientific laws and theories, as with the actual operation of those laws, so that one might better call it applied science. There is no intention of training expert physicists and chemists, but of giving a basis of knowledge which will enable the students to enter more intelligently into the world's trade, to differentiate grades of wares and approximate their values, to learn something of the ordinary adulterations and of methods of detecting them. This is confined to the simpler objective tests, intricate chemical analyses forming no part of the work of this school. It likewise embraces a study of the more important textiles, and other raw materials, their source, cultivation, and preparation for the market.

In connection with the study of commodities of com-

merce and technology, trips to industrial plants in Leipzig and other towns are regularly undertaken every year. While the particular factories vary from year to year, and the number of such excursions is by no means fixed, the character of the enterprises visited is subjected to only minor variations. In the school year 1912-1913 the pupils of the one-year special course in the scholars' division made no fewer than twelve such trips, visiting the steel pen factory of L.— in Leipzig, the rolling mill of S — Bros in Riesa, the warehouse of the R — Shipping Co in Riesa, the glass factory of M — & Son in Lommatzsch, the buckskin factory of B — in Crimmitschau, the machine shop and iron foundry of K — in Leipzig, the tobacco warehouse of L — in Leipzig, the sugar factory of K., B — & Co in Schwoitsch, the printing office of the Leipzig *Neuesten Nachrichten* in Leipzig, the worsted spinning mill of G —, the woolen spinning and weaving mill of B.—, and the dyeing and finishing works of D —, the last three all in Reichenbach. These towns, with one exception, range from forty to sixty-three miles distant from Leipzig, but the cheapness of third class railway travel in Germany makes it possible to visit even the most remote at an expense not to exceed a dollar and a half for the round trip railroad fare.

Geography (2 hours per week each year) concerns

itself with the physical, political, and economic geography of Germany (first year), its agriculture, livestock, mining, industry, commerce, and traffic facilities, European countries outside Germany (second year), and the other four grand divisions of the globe, including German colonies and the colonial question (third year).

8. Geography

History (2 hours per week each year) centers around the economic history of Germany, from the beginning of the national commerce and industry up to the present day. This practically means the history of modern times, from the period of the Renaissance onward. It necessarily devotes considerable attention to the progress of France, with frequent references to England and the Low Countries, for it is impossible to treat adequately the commercial development of any single European state by itself. The familiar "drum and trumpet" history is fortunately reduced to a minimum.

9. History.

Much can be accomplished in the German commercial higher schools, both in history and geography, even in such a brief space of time, for the physical and political groundwork has been already covered in the lower schools, and the major part of the time may be devoted to purely economic questions

Commercial theory, commercial and banking law (3 week hours), and counting-room work, bookkeeping,

and correspondence (6 week hours) cover substantially the same general field as the commercial science, correspondence, and bookkeeping in the commercial continuation schools, except that this course emphasizes the theoretical side of the questions involved, and treats everything from a broader point of view, pays more attention to the exposition of the bills of exchange regulations, brokerage, commercial paper (including stocks, bonds, checks, and the like), bills of lading, banking (especially in relation with the Imperial Bank), and in general deals with the problems of the large merchant with international connections and interests.

10. Professional Subjects.

Economics (2 hours per week in the last year) discusses the fundamental principles of economics; theory of production, theory of exchange of commodities, with special reference to prices and money conditions; theory of money, of credit, of traffic arrangements, and of mercantile policy, theory of income, with reference to the social question; the most important aspects of the theory of consumption, occasional references to the history of economics

11. Economics.

Penmanship (3 week hours) gives opportunity for improving the handwriting, in both the German and the Latin script, but it is concerned chiefly with the writing of business letters, transcribing stenographic dictation dealing with business

12. Penmanship

and counting-room subjects, and training the pupils in the three styles of letter formation in current business practice.

The extremely diversified character of this course of study, averaging thirteen required subjects each year, will probably strike the American reader **Character of the Course.** very unfavorably at first sight. It is quite typical, however, of the course of study found generally in foreign schools, where it is the practice to pursue many subjects throughout the course, rather than to study a few subjects intensively, and then drop them in order to take up others in a similar intensive fashion. The foreign method of procedure unquestionably makes for a better rounded development, and enables the teacher to adapt his work progressively to the growing intellectual power of his pupils much more satisfactorily than does the halting, uneven advance that characterizes the American practice. The American method rather suggests the movement of an army when the commander occupies all the available roads in sending his cavalry ahead a day's march, uses the same roads for his infantry the second day, and brings up his artillery the third day. Carrying out the same figure, the German would send cavalry, infantry, and artillery along simultaneously, taking three times as long for each particular arm of the service to cover the distance, but ultimately accomplishing the movement in the same

length of time, and being immeasurably better prepared at any particular moment to meet the enemy. Furthermore, the German teacher does not attempt to exhaust the subject he may be handling, but, by an intelligent selection of material, strives to give the pupil as much as he has time and mentality for assimilating, and at the same time to subserve the ultimate purpose in view.

Since the one-year special courses, whether for apprentices or for "scholars," admit only holders of the one-year volunteer certificate, the pupils

here enter one or two years older than in the two three-year courses. Those in the

**One-Year
Courses.**

scholars' course appear to be a particularly intelligent group of young men, with the *Gymnasium* boys showing up rather less favorably than those who have come up from the *Real*-schools. This is not so surprising as it might seem at first sight, for one is undoubtedly comparing the weaker of one group with the stronger of the other. As the name implies, all in the apprentices' course have already chosen their life-work, and are employed in commercial houses in Leipzig, while those in the scholars' course are preparing themselves through scientific study of the most important branches of commercial activity for counting-room positions in wholesale businesses, factories, or banks. The former represents the peculiar German condition, and is therefore not so interesting to us, but the latter is more deserv-

ing of our careful consideration, for the problem approaches more nearly what we in America have to face. The subjects of instruction and the time allotment of the two courses are as follows:

LEIPZIG COMMERCIAL INSTITUTE. ONE YEAR
SPECIAL COURSES

Week Hours

Subjects	Scholars' Course	Apprentices' Course
English language and Commercial correspondence	5	2
French language and Commercial correspondence	5	2
Commercial arithmetic	4	2
Commercial and Banking law	2	1
Bookkeeping	4	2
German commercial correspondence	2	1
Economics	2	
Commercial theory	1	1
Commercial history	1	
Economic geography	2	1
Commodities of commerce	3	
Penmanship	1	
Totals	32	12
German language for foreigners	2	..
Electives		
Spanish language	3	
Italian language	2	
Russian language	3	
Stenography.	2	

These two one-year courses are merely abbreviated forms of corresponding three-year courses, the differ-

ence being that the pupils of the long courses are graduates of the lower (in this case the *Burgerschulen*), and those of the short courses are all former pupils of the higher or secondary schools.

One-Year
vs. Three-
Year Course.

On account of the difference in age at entering, the pupils of the short courses have accomplished substantially as much at the end as have those of the longer courses. The slight variations in terminology, such as commercial science instead of commercial theory, commercial geography instead of economic geography, should cause no difficulty. In general one may say that commercial science is the term commonly used in connection with lower commercial work, and commercial theory in connection with higher commercial work, although it would be impossible to substantiate this distinction universally.

In comparing the one-year and the three-year course of the scholars' department, it is evident that the actual attainments of the pupils at the end are not far apart. The one-year pupils have only five hours each of French and English, but the much greater amount of previous study of these languages makes it possible to spend this time almost exclusively on the commercial side. As for the other modern languages, the time is almost exactly the same as in the three-year course. The mathematics of the three-year course has already been covered by the one-year pupils in their previous school work. In com-

mercial arithmetic it is true that the short-course pupils are considerably at a disadvantage. Bookkeeping (4 hours), commercial correspondence (2), commercial and banking law (2), and commercial theory (1) of the short course exactly balance commercial theory, commercial and banking law (3), and counting-room work, correspondence and bookkeeping (6) of the long course, and the topics treated lie in the same general fields. The general physics and chemistry of the three-year course have already been covered by the one-year pupils in their previous work, and the slight advantage of the latter in commodities of commerce just about makes up for the lack of commercial applications in this earlier science study. The net accomplishments in both history and geography are similarly nearly equivalent, and the courses in economics are identical.

In like manner one might measure up the relative attainments of the two courses of the apprentices' department; nevertheless, when all has been said and done, there is no escape from the fact that, however nearly equivalent the attainments of the pupils of the two courses in each department may seem to be, the possession of the one-year military service certificate gives the pupils of each of the short courses a distinct advantage over their fellows in the corresponding longer courses. The former will invariably receive the preference, and

will ultimately occupy a higher average of positions in the commercial world

In 1912-1913 the total number of pupils in the school was 977, of whom 693 and 76 were in the three-year and the one-year course of the apprentices' department, respectively, and 165

Enrollment.

and 43 were in the corresponding divisions of the scholars' department. Such is the reputation of this Leipzig school that it has drawn pupils from all over the German Empire, as well as from every country in Europe, from South America, from the United States, from Asia, and even from far away Australia. During the year 1910-1911 there were no fewer than 49 foreign pupils on the roll, England and most of the other European countries being represented in the list.

The teachers are appointed by the Board of Directors, and, while this institution is under private control, the quality of the teaching staff is in

every respect equal to that of the state

**Teaching
Force.**

higher schools. The following notices

from the school yearbook,¹ regarding two of the permanent appointees during the year 1912-1913, will indicate something of the high standard demanded.

"Karl Prill, teacher of commercial science, commercial arithmetic, and German, was born in Neuhausen-

¹ *Bericht über die Oeffentliche Handelslehreanstalt zu Leipzig, 1912-1913*, p. 18.

leben, March 6, 1880. He attended the *Gymnasium* of his native town, from Easter, 1891, to Easter, 1900, and, after being graduated therefrom, took up the study of jurisprudence. In 1905 he entered the Leipzig College of Commerce, where he passed the commercial teachers' examination in 1908. For several years he was engaged in business, and from Easter, 1910, until Easter, 1911, he conducted the commercial science course for the apprentices of the firm of August Polich, in Leipzig. From Easter, 1911, until Easter, 1912, he was assistant teacher in our school, after having repeatedly served as substitute since 1908."

"Friedrich Stahl, teacher of history, German, geography, and English, was born at Bickenbach, March 11, 1882. After being graduated from the Bensheim *Gymnasium*, in February, 1902, he studied history, German and English languages and literature, as well as jurisprudence and political science, at Giessen, Berlin, and Heidelberg. He passed his state examination in 1907, was sent to the Darmstadt *Gymnasium* for his practice teaching, and at Easter, 1908, received a substitute's appointment in the Butzbach *Realschule*. After passing his second teachers' examination, in the fall of 1909, he entered the service of the Prince of Schaumburg-Lippe, as permanent teacher in the Bückeberg *Lyceum*, and as tutor in the prince's household. In the

autumn of 1912 he was appointed on the staff of the Commercial Institute."

These represent two types of teachers, the first of professional subjects, and the second of academic subjects. Each had spent five years in university study, and each had passed the professional examination set to test teaching ability. This, by the way, is a real test of skill in handling a class in the schoolroom, coming at the end of a more or less extended period of practice teaching. In the second case, it covered an entire school year, and required practically the whole time of the candidate, in the first case, it was undertaken in connection with the work at the college of commerce. These young men, both over thirty years of age, had demonstrated their fund of general knowledge of a university grade, of professional acquaintance with the subjects they were to teach (in the case of the teacher of commercial subjects, gained after actual experience in the business world), and of proved ability in teaching those subjects. As one runs through the list of the other teachers in the school, they will all be found to measure up to this same high standard. No fewer than twelve of the twenty-seven regular teachers hold the doctor's degree, and eleven of the staff are also teachers in the Leipzig College of Commerce.

The various sources of support drawn upon to meet the running expenses are typical of what one would find

in many commercial as well as industrial schools in Germany. Fees and income from the invested funds

Support. of the old Merchants' Guild, which was dissolved in 1888, furnish the major part of

this sum, while the city authorities, the Saxon government, and the chamber of commerce make annual grants, with the latter body standing behind to make up any deficit that may arise. This shows an active public sentiment and a degree of cooperation which it would be difficult to duplicate in this country.

Each of these two great commercial institutes, Frankfort, a municipal school, and Leipzig, a semi-public

The New Movement. foundation, presents peculiar characteristics, but, taken together, they represent the modern commercial movement in the

middle grade of the German educational organization. The older school subjects did not respond with sufficient promptness to the changing needs of modern life. The former system of apprenticeship likewise failed to meet the demands imposed upon it. This new movement then attempts to combine theory with practice, and to that extent conforms to our best modern thought; on the one hand, not the old scholastic theory bristling with mediævalism, but a theory dealing in the problems of the modern trade relations; on the other hand, not a stultifying period of indenture, when the apprentice often had a modicum of time to devote to learning his

master's vocation during the intervals of acting as household drudge and even "nursemaid." The old system is gone forever, and a new one that replaces diffusion of interest by concentration of effort has taken its place.

CHAPTER VI

COLLEGES OF COMMERCE

At the head of the line of commercial educational institutions in Germany stand the *Handelshochschulen*,

or Colleges of Commerce. Although these
Status. are not officially classed as universities,

yet the standard of admission is practically the same as for the older philosophical foundations, and the grade of both teachers and work is on essentially the same high level. The establishment of these institutions represents only one phase of the great struggle between humanism and realism that has been so bitterly waged, especially in the continental nations, for decades, almost for centuries. With us in America the strife has not been so acrimonious, for here in the new world the power of tradition does not seem so invulnerable as in the older, more stratified civilizations. Not that humanistic culture is absolutely any less real, or any less valuable to-day than formerly, but the time has now admittedly come when it no longer enjoys a monopoly of culture, it must share its place of honor with the more dynamic, if perhaps the more mundane culture of

realism. In official educational circles, this point was marked in France by the new program of secondary education of 1902, while in Germany this same position was attained two years earlier in the Royal Decree of the Emperor in 1900. In each of these two countries the graduates of the humanistic and the "modern" courses enjoy essentially the same university and other privileges. The establishment of the commercial college is a result, rather than even a contributory cause, of Germany's commercial progress, for Leipzig, the oldest of them, dates only from 1898. But the colleges bid fair in the immediate future to enhance that progress even more.

There are now (1913) six of these institutions in Germany—Leipzig, Cologne, Frankfort, Mannheim, Berlin, and Munich. The college at Leipzig is a department of the university. The college at Frankfort has but lately completed the arrangements which have been pending for several years for its transformation into a university,¹ and the colleges at Berlin, Cologne, Mannheim, and Munich alone are independent. This results in differences of organization, which, after all, are but minor matters to the foreigner, however important they may be to the institutions themselves. The Cologne man,

Numbers
and Position.

¹ The University of Frankfort will formally open its doors in the fall of 1914.

for instance, will maintain that much of the progress made by his college is due to the fact that the head of that institution is a director (*Studiendirektor*), with an indefinite appointment, rather more like the American university president, while the Frankfort man will assert that such a scheme threatens the very basis of the German *Lehrfreiheit*, and will insist that the custom prevailing in Frankfort of choosing a rector every two years results in a much more democratic form of government, and, indeed, is even superior to the one-year rectoral term that obtains in the universities.

All in all the college at Cologne, from its size and importance, as well as because it was the first independent institution of this kind in the country, is
Cologne
College: perhaps the best representative of the
Foundation. German colleges of commerce. Furthermore, it does not suffer from the competition of rival institutions as do most of the others. In Berlin the college of commerce must compete not only with the powerful university at its very door, but also with all the other institutions of corresponding grade that are to be found in or near the capital city. When the college at Frankfort is transformed into a regular university, the commercial side of the work will probably be quite overshadowed by the other faculties. The college at Leipzig is an integral part of the university, while the colleges at both Mannheim and Munich are yet very

young. They still have their own futures to make. It may, therefore, be worth while describing this college at Cologne at some length

While I am not unmindful of the efforts of others, it is undeniable that the major part of the credit for the foundation of the Cologne school is due to Gustav von Mevissen, for half a century a resident of the city and one of the leaders of its industrial life. For years he had spent freely both time and money in promoting his favorite scheme, and, while he did not live to see his hopes realized, he endowed it most generously in his will, and, at the death of his wife, in 1901, the Von Mevissen foundation was increased to a million marks. The efforts of Von Mevissen were undoubtedly aided by the increasing economic pressure. The business men and the great merchants of the town had grown up and developed with the evolution of German commercial life. The most thoughtful began to realize that their sons and successors were coming into completely organized establishments, and consequently would have little or none of the perspective or fundamental understanding of detail that comes through growing up with a business. This difficulty they hoped in some measure to overcome by the theoretical training of the *Hochschule*. The formal opening exercises took place May 1, 1901. The list of speakers on that occasion will give some indication of the character of this movement for

higher commercial education in Germany, and of the forces that are behind it. the mayor of Cologne, the director of the school, the Prussian Minister of Commerce and Industry, the rector of the neighboring University of Bonn, the rector of the higher technical school at Aachen, and representatives from the chamber of commerce of Cologne, the national union for commercial instruction in Brunswick, and the merchants' association in Cologne.

While the Von Mevissen foundation at first furnished about thirty per cent of the income, this proportion

Cost. has now decreased one-third, although the
 total return from the fund has nearly

doubled in the meantime. In 1909 the revenue from this endowment amounted to nearly 65,000 marks, the city appropriated more than 89,000 marks; and the income from tuition fees brought in about 166,000 marks. The total budget at that time was 320,506 marks. When one adds that the new building opened in October, 1907, cost 2,360,500 marks, and the ground 1,360,000 marks, the whole representing an investment of more than \$900,000, it is readily apparent that Cologne is taking higher training for commercial purposes very seriously.

The fourfold purpose of the school is thus officially expressed: (1) to offer a thorough general and com-

mercial education to young people who propose to devote themselves to a commercial calling, (2) to give prospective commercial school teachers

an opportunity for further theoretical and practical special training; (3) to furnish young administrative and consular officials, secretaries of chambers of commerce, and the like an opportunity for acquiring special mercantile information; and (4) to make it possible for practical merchants and those engaged in allied callings to render themselves more proficient in certain branches of commercial lore.

Purpose.

While the two former may be considered the chief aims, and the two latter as accessory, the major concern of the school has thus far been centered around the first of the four groups. The relatively slight demand for highly trained commercial teachers may account for the small number of graduates of this course (seventy from the spring of 1903 to the spring of 1911, inclusive). Furthermore, the positions in the administrative and consular services have been almost exclusively filled from the legal ranks, and, although the training given in a school of this type would seem to possess certain manifest advantages in these particular occupations, there is apparently no immediate prospect of this institution becoming a serious rival of the older university law faculties.

The school is a purely municipal institution, at least

as far as its foundation and support are concerned, but it was established with the joint sanction of the Prussian ministries of commerce and industry, and education, and it is officially subject to the control of these two authorities. The government is vested in a board of trustees, presided over by the mayor of the city, or his representative, and numbering in its membership an appointee of the Minister of Commerce and Industry, acting in conjunction with the Minister of Education, to act for the central government, the director of the school, three members of the city council, three members of the teaching staff of the school, and two members of the Cologne Chamber of Commerce. The first three are *ex officio* members, while the others are chosen for six years by the city council or the chamber of commerce. The descendants of Gustav von Mevissen, to whom the school owes so much, also have the right to name one member of the trustees. This body is responsible for the financial administration of the school, drawing up its budget annually, subject only to the approval of the city council, which, of course, stands back of it. The director is the executive officer of the board of trustees, and he enjoys many of the powers and duties of the American university president, a situation that is altogether unknown in the regular German university circles. This director, however, has no legal voice in the selection of

the teaching staff, for he and the other members of the regular force are appointed by the mayor upon recommendation of the trustees. The Minister of Commerce and Industry here exercises the same power with reference to the appointment of the regular staff that the Minister of Education does in the case of the ordinary university faculties, for every such appointment is dependent upon ministerial sanction. The much-vaunted academic freedom in the German universities is thus subject to a very real governmental regulation. The more distinctly professional policy of the school is largely in the hands of a university council, chiefly expressed, however, through recommendations to the board of trustees.

From the point of view of teaching staff the Cologne College of Commerce will compare more than favorably with the ordinary university. As a matter of fact, of the fifteen so-called regular "chairs" carried on the budget in 1910, nine were occupied by teachers who had been called from universities or institutions of university rank, and four were held by men who had been promoted from lower positions in this very institution. Furthermore, the salaries will range somewhat higher than in the less important universities. This, too, has an economic basis, for, inasmuch as the regular university teacher is inclined to look down somewhat on the *Handelshochschule*, the

Teaching
Staff.

trustees were compelled to pay better salaries in order to attract good men.

At Cologne the university distinction between professors and associate professors (*ordentliche Professoren* and *ausserordentliche Professoren*) does not exist, and, besides, thanks to the existence of some special funds, the instructors (*Dozenten*) receive definite salaries. The regular teaching staff is composed of professors, instructors, lecturers, and assistants. In addition, there is a large number of special instructors, lecturers, and conductors of conversation courses, as well as teachers of stenography. The lecturers are foreign teachers of their mother tongue, serving usually on short-term appointments, in order to aid the ordinary teaching staff of the institution. Regular teachers give their full time to the work of the school, while the special appointees (as many as seventy in number in the winter semester, 1911-1912) are composed, among others, of central and local government officials, lawyers, business men, doctors, instructors in the city schools, and university teachers from the neighboring city of Bonn. Thus, the school is able to offer almost any type of instruction for which there may be a demand, and at the same time to guarantee that it will be given by a specialist in the subject.

As has already been stated, this school is officially recognized as of university grade, and consequently it is

open to students on the same conditions as the regular universities; that is, to all graduates of the secondary or "higher" schools, the *Gymnasien*, *Realgymnasien*, and *Oberrealschulen*. It is Students.

useless to deny, however, that in the estimation of the general public the school has not yet attained such a position of equality with the university. Foreign students are freely admitted, so long as they have attained a corresponding standard of proficiency. A third class of students is composed of young men already employed in commercial, industrial, banking, or other similar enterprises, provided they have earned the privilege of the army one-year volunteer service, and have been at work at least two years. As a matter of fact, it is possible for such students to enter the school one year earlier than it would have been if they had finished their secondary school course. The one-year volunteer privilege is reserved for those who complete the first six years of the secondary school course or its equivalent (i e, the *Progymnasium*, *Realprogymnasium*, or *Realschule*), and by dropping out at this point, they may enter the school after two years spent in business, whereas, it would have taken them three years more to complete their secondary school course and enter in the regular way. This provision constitutes no lowering of standard, for it is the general opinion of the teaching staff that the two years in the business

world develop the individual fully as much as the last three years of the secondary school, and therefore render him thoroughly competent to follow with profit the instruction of the school. A fourth group of students is composed of seminary men who have already passed their second examination and propose to become teachers in commercial schools.

Since the summer semester of 1907, women have been admitted to the school on an equal footing with the men, but as yet they constitute only a very small part of the regularly matriculated students, roughly under three per cent. There is a considerable number, however, among the other classes of students.

The table on the following page will give further information as to the quality of the student body and their preparation for the work.

Of this total matriculated enrollment, in 1910-1911, the foreign students numbered 98, the largest number in the history of the school. This foreign group has not yet become a serious problem at Cologne, for at most it represents only about a fifth part of the whole. Of the other two large commercial colleges, Berlin has about thirty per cent of her students foreigners, while at Leipzig more than half have come from outside the German Empire—in the winter semester of 1910-1911, 260 out of a total of 506, about half of whom are Russians. This influx of

**Foreign
Element.**

PREPARATION OF STUDENTS—COLOGNE

	1901	Winter Semester			
		1905- '06	1909- '10	1910- '11	1911- '12
I Graduates of "higher schools"	24	98	144	157	?
<i>a Gymnasien</i> ..	20	53	60	61	
<i>b Realgymnasien</i> ..	1	12	21	26	
<i>c Oberrealschulen</i> .	2	9	10	16	
<i>d Higher commercial schools</i>	1	24	53	54	
II One-year volunteers with commercial training	43	190	243	256	?
III Seminary trained teachers	?	11	33	24	?
IV From other callings . .	1	5	25	21	?
V Women ... . . . .		.	15	12	14
	68	304	460	470	456

foreigners has grown to rather alarming proportions, in spite of the fact that they are charged double the regular fees, while in Leipzig the matriculation charge for foreigners is 100 marks, in contrast to only 20 marks that the native Germans have to pay.

Regularly matriculated students naturally form the center about which the greater part of the work of the school revolves. There are also special students, those enrolled as regular and special students in administration, members of the English and the French seminar, and auditors.

**Classes of
Students.**

The auditors, who help materially in swelling the

total registration of the school, are residents of Cologne, who frequent the numerous evening public lectures, a

kind of extension course, as it were, but

Auditors. without credit. Any adult, whatever his or her previous training, may secure for ten marks per semester an auditor's card that will admit to all public lectures.

The membership of the English and French seminars is very largely made up of modern language teachers in the public schools, who wish to perfect

Seminar Students. themselves further in the language of their choice. This is quite apart from the commercial work of the school, and merely represents the desire of the heads of these departments to make themselves additionally useful in the community. The English seminar that I visited in the spring of 1912 was a particularly able group of mature men and women, meeting once a week in the library of the English department. Shaw's "Man and Superman" happened to be the subject for reading and discussion on that occasion.

As is probably well known, training for the civil service is considerably more important and far-reaching in

Students in Administration. Germany than in the United States. The German civil servant occupies a very important and honorable position. The mayoralty, for instance, is a calling where professional training is required, and is not a political plum to be gathered by

the party leader or his nominee. It is as much a business as being president of a bank, and the successful man in a small city is likely to be called to preside over a larger city. The Cologne College of Commerce, in its course in administration (*Verwaltungskurse*), offers training for mayors and other municipal administrative officers, secretaries of chambers of commerce, and the like. No specific subjects are prescribed, nor is any special diploma given. The regular participants are university students who have already specialized in jurisprudence and political economy. Young employees in the customs, postal, or telegraph services, who have completed at least seven years of a nine-year secondary course, are admitted to this work as special students.

The foregoing explanations will doubtless make clear the table on the following page which shows the distribution of the various classes of students, as well as the growth in enrollment since the foundation.

Enrollment.

Life at the Cologne College of Commerce is largely a replica of that to be encountered at the German universities in general. One finds the omnipresent student organization, whose members "wear the colors," and will fight at the slightest provocation, fancied or real. Cologne has only four of these societies, for the authorities have thus far objected to the establishment of more. Five others, non-color organizations, gratify the more peacefully minded

Student Life.

COLOGNE COLLEGE OF COMMERCE—ENROLLMENT¹

	1901	Winter Semester			
		1905- '06	1909- '10	1910- '11	1911- '12
Regularly matriculated students	304	460	470	456
Special students	46	61	68	79
Participants—Administrative course	30	22	18	4
Special students—Administrative course	6	18	23	21
English seminar	46	49	50	49
French seminar	66	64	57	67
Auditors	1278	1658	1616	1495
Totals	763	1776	2332	2302	2203 ²

¹ *Bericht über die Entwicklung im ersten Jahrzehnt, 1911, p. 61.*

² Includes also 32 students who passed their diploma examination in the fall of 1911.

youth's desire for secret society membership. There are, besides, a society for women, and an organization for non-society members, making eleven all told. In addition there are a gymnastic club, a tennis club, one or two boating clubs, and a football club, for interest in sports is growing rapidly in Germany.

Most of the wealthy youth who go to an institution of university grade primarily for amusement seek some other place than Cologne. Youths of this class usually get into the "color wearing" societies, where their time is fully occupied in walks, *Kneipen*, duels, and the like. The result is that for two years they have little time

for anything more serious. After that the older members of the societies take a hand in the proceedings and force the young fellows to settle down to serious work. It is needless to say that for them, if they are ever to come up for the diploma, the minimum four semesters must always be lengthened.

For the student who comes for work, and most of those at Cologne are there for that purpose, there is plenty to do. The building is open all day long from Monday morning until **Working Day.** Saturday night Lectures begin on some days as early as seven o'clock in the morning, and some classes do not close until ten at night. The ordinary working day, however, runs from eight in the morning until nine at night, interrupted by only a single hour at noon.

Although one finds a great multiplicity of courses (in the winter semester of 1910-1911 no fewer than 170 with 296 week hours), they may all be grouped under the following large topics: **Courses of Instruction.**

(1) political economy; (2) commercial technique; (3) law; (4) insurance and corporations; (5) geography and commodities of commerce; (6) science and technology; (7) foreign languages; (8) training for commercial teachers; (9) general culture courses; and (10) stenography. All, with the exception of a few of the public lecture courses under (9) above, are subordinate to the underlying commercial purpose of the school.

There is a regular diploma course, based upon a minimum attendance of four semesters, and the passage of an examination at the end. Under this

Diploma Course. scheme the required work includes political economy, law, commercial technique; a choice among insurance and corporations, geography and commodities of commerce, mechanics and experimental physics, and chemistry; and either English or French. The first three named constitute the backbone of the work. It is possible for one to begin either English or French at the school and to complete the course in seventeen hours of work.

The required subjects under political economy are as follows: introduction to political economy, exchange; commercial and colonial history; commercial policy; colonial policy; social questions and social policy; money, banking, and stock exchange; agrarian and industrial policy; finance; and statistics. In the winter semester of 1910-1911 there were twenty-four courses offered in this department, with thirty-seven week hours of work.

Law instruction has the double purpose of orientating the student with reference to the general principles of jurisprudence in their public relationships, and particularly in their application to the business world, and, in the second place, to acquaint

**Content
of Courses.**

**1. Political
Economy.**

2. Law.

him with the legal regulations that affect his everyday life. The required courses include the following: introduction to the study of law; civil law; commercial law, banking law; civil suits; maritime and inland shipping law; bankruptcy law, industrial and liability law. Courses are also offered in international law, and in German national and administrative law. In the winter semester of 1910-1911 there were twenty-three courses offered in this department, with forty week hours of work.

Beginning with the winter semester of 1911-1912, the work in commercial technique was modified, with the purpose of lightening the stram upon the individual student and, at the same time, ^{3. Commercial Technique.} of improving the quality. To this end all are now required to take a general course, which covers general commercial management and bookkeeping, general technique of trade, and practical exercises. This course must include, in addition, a commercial technique course in factory management, commercial enterprises, or banking. "General technique of trade," as used here, embraces all the various branches of commercial enterprises that have to do with the purchase, payment for, and shipment of goods, foreign as well as domestic

Among the optional subjects the following are the required courses, assuming that the subject is elected:

(a) Insurance and corporations: introduction to the principles of insurance; legal basis of insurance; economic and technical basis of the important branches of insurance, working-men's insurance.

4 Optional
Subjects.

(b) Geography and commodities of commerce: general economic and commercial geography; special economic and commercial geography of the continents, and of the most important countries from a political and economic standpoint, general descriptive geography (oceanography, climatology, etc.), with special reference to its economic relations "Commodities of commerce" cover in the course of the year the vegetable, animal, and mineral products.

(c) Natural science and technology: general mechanical and experimental physics as a basis, together with one of the following: electrical engineering; textile industry; or, iron industry, mining, and mechanics.

(d) Chemistry includes a thorough-going course, extending over the entire two years, in organic as well as inorganic chemistry, with laboratory practice.

The resources of the school in the way of modern language instruction are particularly noteworthy, for courses are offered in seventeen foreign modern tongues, to wit: English, French, Italian, Spanish, Portuguese, Russian, Dutch, Norwegian, Danish, Japanese, Chinese, Arabic, modern

5. Foreign
Languages.

Persian, modern Greek, Hindustani, Turkish, and Esperanto. All except Norwegian, Danish, Japanese, Chinese, and Esperanto actually appeared on the timetable for the summer semester of 1912. Furthermore, conversation courses in German are offered for foreign students. In other words, it is possible for the prospective merchant or business representative to find here an introduction at least to the language of any people with whom he is normally likely to have any commercial relations. The school thus attempts to supply any legitimate linguistic demand that may arise, in order, as the director says, "to *preserve*, through his knowledge of foreign tongues, the superiority of the German merchant in the keen international world-struggle."

The diploma examination at the end of the course is partly written and partly oral. As a matter of fact, not ten per cent. of the regular students even enroll as candidates for the diploma,

Diploma.

to say nothing of actually coming up for the trial. While such a situation would cause considerable surprise and probably unfavorable comment in America, the conditions in Germany are quite different. In the first place, no particular privilege attaches to the possession of the diploma from the college of commerce, and, in a country like Germany, where privilege figures large in the mind of the student body, this is a serious handicap. Chance of preferment in business is

dependent upon what the individual can do, rather than upon what distinction he possesses. Again, it is very common for the German university student not to take his degree. He stays at the university for six semesters, comes up for his state examination in one of several fields, and often foregoes the relatively expensive luxury of a university degree. The great desideratum is the possession of the one-year volunteer privilege, which alone makes university and college of commerce possible. There is thus sufficient precedent for this attitude among students of other institutions of similar rank. Nearly all who actually come up for the examination at Cologne—probably upwards of eighty per cent—pass it. The authorities follow the ordinary university custom, and advise those students who are not reasonably sure of getting through not to submit to the ordeal.

Preparation of teachers of commercial schools has always been an important function of the college. No specific courses are required, but work is offered each semester in pedagogy (history of education, psychology, or general method), special method in various subjects, and a seminar conducted by the director of the commercial *Real*-school in Cologne. Observation and practice teaching in this city school are an important factor in the training. A minimum of five semesters is necessary in order to satisfy the requirements for the teacher's diploma, a part

**Teachers'
Course.**

of the examination for which includes successful teaching of a lesson to the pupils of the commercial school upon a topic assigned twenty-four hours in advance. This topic must lie in the fields of political economy, business technique, law, or commercial geography, as the candidate may elect.

Trips to typical manufactories and commercial houses, not only in Cologne but also in the surrounding country, constitute a very important aspect of the work of the Cologne school.

**Student
Excursions.**

The annual report for the year 1910 contains a list of nearly ninety such excursions that were made during the first ten years of the school's existence. The month or six weeks' vacation between the two semesters in the spring is utilized for more extended travel. The first of these longer jaunts, in 1905, embraced Bremen, Hamburg, and Kiel, and afforded the students an opportunity to gain some first hand information of the great seaport towns of Germany and the foreign commerce issuing through their gates. In 1906 they took a four weeks' trip among the most important seaports of western Europe. Commercial towns in Italy, Greece, and Turkey, and the German railway in Asia Minor were visited in 1907. Equatorial East Africa, particularly the German colonies, formed the objective point in 1908. Two years later saw twenty-eight of the students off on the most ambitious undertaking of all—a

trip to the United States and Canada, in which they traversed twenty-six of the American states, going as far west as Seattle and San Francisco, and covering nearly nine thousand miles before they returned home. The yearbook for 1910 contains a most interesting account of their voyage. Surely these young men are in a fair way to test the truth of Goethe's assertion: "A clever man finds the best education in travel."

CHAPTER VII

CONCLUSION

"WHAT is the application to home conditions?" is always a mooted question after every study of a foreign situation, educational or otherwise. Mechanical processes are readily transferable, **National Differences.** even from one end of the earth to another, but social conditions, affairs of the spirit, can seldom be transported across even so narrow and intangible a line as an international boundary. It is not a question of what German schools could be brought bodily to America, for, as has already been pointed out, the fundamental social and political ideals of the two peoples are radically different, but rather what ideas can we get from Germany that may be of service in the solution of our own educational problems?

Probably the most noteworthy characteristic of these German commercial schools is the extent to which private and semi-public activity figures in their foundation and support. From the **Coopération of Interests.** continuation courses at the bottom, to the colleges of commerce at the top, non-government initia-

tive is in evidence all along the line. The part played by merchants' associations and chambers of commerce has been presented in some detail in the cases of Leipzig and Frankfort. These are not isolated instances, by any means, but are merely typical of what might be found in many other cities in the country, although, perhaps, not always in so striking a degree. It is not at all unusual to find financial support of a single school derived from fees, city and national grants, endowment income, and appropriations from commercial organizations of various kinds. Combination and cooperation of interests seem to be the watchwords in Germany. Another evidence of this same tendency toward coöperation is to be found in the readiness of the imperial authorities to stand behind commercial and industrial enterprises, not only with the moral support of the government, but also with the national resources so far as they are available.

Educational authorities are reluctant to try experiments at the expense of public funds, but once private means have initiated a reform and proved its value, the government is always willing to draw upon the national treasury to further this reform. Such disinclination to undertake innovations is thoroughly characteristic of centralized governments. We find a significant example in this country in a comparison of the two state systems in New York and Massachusetts. The former

has the most centrally controlled educational system in the land, while in the latter local independence has dominated for nearly three hundred years. Students of our own educational history are thoroughly familiar with the relative positions of these two commonwealths in initiating reforms in our American educational progress. Germany, with its centralized educational control, avoids stagnation by the encouragement given to the development of such individual initiative.

Of the six colleges of commerce in Germany, Mannheim, and perhaps Frankfort, are the only institutions that owe their foundation to municipal initiative, and they have since been generously endowed through private benefactions to the amount of upward of a million marks apiece. The Leipzig school is indebted for its foundation to the chamber of commerce, the Munich school to the commercial association, while the Berlin school was not only founded through the public spirit of the Berlin Merchants' Corporation, but it is still maintained solely by their efforts.

Not only is popular interest fostered, but the continued efficiency of these commercial schools of all grades is conserved by recognition on the boards of government of the various commercial organizations. The appointment of the president of the chamber of commerce or some accredited representative from that organization, for instance, assures the support of the

whole membership of that body. The presence of these leaders of commercial activity not only insures moral support, but guarantees expert advice of a most practical nature when changes in programs of studies are imminent. In a continuation school class for embryo barbers, which I visited in Mannheim, three strangers entered and followed the work with great interest. It appeared subsequently that they were master barbers of the town, who had come as representatives of the barbers' association, in order to check up the work of the school, a custom that is repeated toward the close of each school year. Thus do the school authorities leave no stone unturned to secure and retain the backing of the professional practitioners.

This cooperation of interests leads directly to another point—variety of curriculum, for, if local support is to be maintained, local interests must be conserved. If one were to consider the whole vocational school situation in Germany, this feature would be more apparent. But, even in such a relatively small portion of the total vocational area as training for commerce, the point is sufficiently obvious. A comparison of the programs of the commercial schools at Frankfort and Leipzig¹ will readily show certain differences, which would stand out still more prominently if one were to study the exact

¹See pp 162, 177.

content of the courses. Similar differences would likewise appear in the programs of two commercial schools in either one of the two cities. In other words, not only are there differences among programs of study in commercial schools in different towns, but also there is no rigid uniformity imposed upon all the schools in the same town. Inspection of typical industries, at home and abroad, which plays such a dominant rôle in the courses at the Cologne College of Commerce, the commercial higher school at Elberfeld, and the Leipzig Commercial Institute, and whose counterpart in the lower schools appears in utilizing the collections of the school museum that represent the production of local industries supplemented by visits to the industries themselves, are only another phase of this variety of curriculum. One of the more serious obstacles to the greater usefulness of American schools to-day is found in this very uniformity of curriculum, which allows too little variation among different schools of the same community.

"Economy" is a word that is foreign to the vocabulary of the ordinary American citizen. When it is possible for a young man to get along at one of our oldest universities on a cash outlay **School Economy.** for the year of two hundred dollars, one is inclined to ridicule the assertion, but, when one recalls that that amount is about two-thirds as much as the

elementary teacher's initial salary in France and Germany, the proposition is not so startling. The spirit of lavishness pervades certain aspects of the conduct of American schools. The ordinary school week with us consists of five days of five hours each, twenty-five hours in all. The German school week is usually thirty-four hours long, an advantage of more than one-third. The maximum school year in any American state is about 190 days, which, when allowance is made for absences, shrinks to little more than 150 days net per pupil, the longest actual year of school attendance in the country. The corresponding figures in Germany both run well over 200 days, a further advantage of more than one-third. It is a notorious fact that compulsory school attendance laws are not enforced in this country, while in Germany they are, and the children are held throughout the whole period, or until they reach fourteen years of age. So strictly do some towns enforce the compulsory attendance laws that in Neu Köln, a suburb of Berlin, children living on barges and canal boats that tie up at the wharves in unloading and loading for as long as three weeks are sought out by the police and compelled to attend school. Children of music hall and vaudeville performers, and others whose callings force them to lead a peripatetic life, are likewise reached in the same way. Besides, many German

communities hold their children in continuation schools several hours per week for three years longer.

In Europe, education is usually looked upon as an affair of "the state." With our less centralized form of national government, we look upon education as "an affair of the states." At least all our educational legislation, even in a commonwealth like Massachusetts, where the community has enjoyed so much freedom of initiative, springs from this source. We have laws upon our statute books making school attendance compulsory from six or eight to fourteen years of age, but the looseness with which these laws are enforced is notoriously lamentable. Even in the case of children actually on the rolls of the schools, too many excuses for absence are readily accepted. Few parents would cast their ballots to put on the statute books a law like this: "Children may be kept from school whenever their parents or guardians choose", but the number of absences, tardinesses, and dismissals, due to music lessons, shopping trips, extension of the ordinary holidays, and carelessness on the part of elders or children, would mount up into the thousands in any city school system. Yet every such single occurrence is a waste of public funds and a retardation in the class progress. Illnesses and death must inevitably be reckoned with in the administration of a school system, as well as in other walks of life. These are charged to what may be called

necessary waste, but absences motivated by other causes can rarely be classed in this category. It is probably no exaggeration to state that, if every unnecessary absence from school during school hours were eliminated, there is scarcely a school in the country whose efficiency would not be increased anywhere from five to fifty per cent.

Germany has largely succeeded in eliminating this unnecessary waste by putting stringent laws on the statute books, and then by enforcing those laws. We learn of the young Silesian who went from Breslau to Berlin to work in a hotel when within less than four months of the expiration of his apprenticeship period. Three days later he was summoned to police headquarters, and ordered to enroll in some continuation school for the three months that remained until he reached the leaving age, on pain of being expelled from Berlin. In America there is hardly one chance in a thousand of the competent officials discovering a boy who moved from another town within four months of the expiration of his compulsory school attendance period, and the chances are even greater that, if it were known, the authorities would close their eyes to the circumstance, on the ground that such a brief space of time was not worth bothering about. When, to a longer school year and an appropriate school attendance law properly enforced, one adds the trained and expert teachers in Ger-

many, is it any wonder that the German schools succeed better in preparing pupils to fit into the German social and economic life than the American schools do in training pupils to fit into the American life? It is not a question of which are the better schools, for the standards of judgment in the two cases are different, but which are coming the nearer to solving the particular problems set before them?

The query as to the advisability of some form of continuation school in this country is still a problem to be debated. It is well worth serious consideration, however, for Germany has **Continuation School.** succeeded through a system of continuation schools in reaching her adolescent youth, and giving them a training and an equipment that are bound to be significant factors in the great world struggle for commercial supremacy, aside entirely from the influence upon the individual's civic and personal development.

We in this country have begun to realize the need for vocational training, but as yet we have found no satisfactory solution of the problem. Some communities are offering work of a vocational character in the upper grades of the elementary school, but more often the youth is compelled to get his training empirically in the school of business. This manifest injustice toward the less fortunate individual who cannot continue beyond the elementary school is fundamentally at vari-

ance with the basic assumptions of democratic society. The state owes him as much opportunity for becoming an efficient worker in the social whole as it owes to the more fortunate, but mayhap less competent individual, who continues through the secondary school, the college, and even the university, all of which are supported out of the public treasury. Germany has refused to reduce the minimum of intellectual training provided in the elementary school by the intrusion of work of a vocational character. This is relegated to the continuation school, and wisely so. Then the youth receives it when he is more mature and so better able to assimilate it, but, more important still, the vocational work of the school parallels the vocational work of the real world, and becomes thereby more vital. Each one supplements the other.

It is well worth profiting by Germany's experience in this connection. If continuation schools are introduced at all, and there seems good reason for so doing, they should in the first place be made compulsory, and, in the second place, be established during the working day, or at least between seven in the morning and six at night. For the better part of fifty years the movement toward the compulsory continuation school in Germany has been growing steadily. Some of the South German states have had this compulsory provision for nearly that length of time. Since July, 1900, the Imperial

Trade Regulations have empowered communities to establish continuation schools and to make attendance therein obligatory if they choose. In the latest codification of these laws, under date of December 27, 1911, this has been extended so as to include both boys and girls engaged in industrial or commercial enterprises who are between the ages of fourteen and eighteen. Furthermore, the Prussian state authority is empowered to force communities of more than 10,000 inhabitants to establish such compulsory attendance schools. For the past six or seven years bills of similar import have been before the French Chambers, and have gone through the committee stage, only to be crowded out in the closing days of the session by the pressure of more important legislation.

One would hardly be justified in asking for laws in all our several states imposing universal compulsory attendance at continuation schools, but certainly the time would seem ripe for trying it on a small scale in some of the characteristically industrial or commercial states; for trying, for instance, permissive legislation in cities of 25,000 inhabitants, authorizing them to require attendance of all boys and girls under seventeen years of age who are engaged in industrial or commercial work. Although the American workman is said to produce in a given time merchandise to the value of 9,440 francs, as opposed to 3,950 francs for the English workman, and

2,050 francs for the French and the German workman in the same time,¹ the higher standard of living in America demands a higher wage, and this manifest superiority in earning power can only be maintained by raising the standard qualifications of the workman, a situation that increased training of the right sort must inevitably bring about. The continuation school offers such an opportunity.

Experience abroad has demonstrated the futility of giving this instruction during the evening hours, when the adolescent is wearied with the day's labor. Especially is this true where there is no compulsory attendance regulation. In this latter case, however enthusiastic the pupils may be at the outset, their numbers soon begin to drop away. France has experimented with this type of evening course, and barely one-third of the enrollment persisted until the end of the year. One must recognize the difference between evening classes for adolescents and evening classes for adults, whether to enable the latter to learn the language of their adopted country, or to provide those already struggling in life's current with an opportunity of rendering themselves stronger and better equipped for the ordeal. With the adult the motive is always present, spurring him on to

¹ASTIER ET CUMINAL, *L'enseignement technique, industriel et commercial, en France et à l'étranger*, p. 142, quoting Paul Adam.

constancy, in the face of distracting temptations. With youth this pressure is less real, less effective. The latter is not yet ready to appreciate the seriousness of the situation he is facing, and the necessity of perfecting himself as much as possible to meet it. Here the compulsory attendance provision steps in to provide the stimulus that would otherwise be wanting. Even were there a compulsory attendance regulation, the same tendencies would be working. Aside entirely from not trenching upon the normal period for rest and recreation, the school hours taken from the working day become to the youth, as they properly should, an integral part of his time spent in learning the business.

The chief opposition to any arrangement whereby school time should encroach on the working day is likely to come from the employers of labor, who would object to reorganizing their schedules for this purpose. On the other hand, they would find compensation in the greater skill and efficiency of their workers. Several years ago the Paris Chamber of Commerce went on record as opposing the continuation school in principle, and especially when its hours of instruction were taken from the working day. It was open-minded enough, however, to send a commission (1910) to investigate the working of the system in Belgium, Switzerland, Germany, and Austro-Hungary. After the report of this commission, showing that the day courses were bet-

ter attended and gave better results than those held during the evening, the Chamber of Commerce reversed its former position, and came out frankly in support of the obligatory course held during the hours of the working day ¹

One other extremely important point needs to be kept in mind, namely: care in formulating a proper program of studies. European continuation courses would never have succeeded but for the cooperation of the business man. In Germany, especially, he is always found on the boards of government of the schools, and the success of the school is due in no small measure to his sane judgment and wise counsel. He knows what his employees have need of in his shop or office, and his advice is freely sought, but he wisely leaves the professional educator to determine the method by which these subjects should be taught. One unusually intelligent headmaster of a London central school, in a land where individual initiative in school control has the widest scope, wrote to the representative manufacturers and merchants of his district, and asked: "What specific things do you want young men who seek employment in your factory or office to know?" With this information in hand he proceeded to reorganize his program of studies so as to perfect his boys in those very points.

¹ REVILLE, *Enseignement technique et apprentissage*, p. 298.

They had all had the training of the lower school, but this was a special training along particular lines. As a result he is constantly receiving requests from business houses, and by the end of the course it is rare to find a single boy in the top class of the school who has not found a place. In fact, the demand is larger than the supply. Thus, the continuation school can easily be made to fit for the real business of life, though to be successful, it must be a special school, and not one that merely continues for three years more the very general training of the present-day elementary school.

From another point of view, the continuation school satisfies a social need. While not interfering with the youth's wage-earning power, under parental guidance it retains its hold upon him throughout the first stages of the adolescent period and up to the very moment when he is ready to launch forth as an independent wage-earner. In our American schools, on the other hand, the youth breaks away from close systematic control and direction at fourteen years of age (if, indeed, he remains in school until that period), at the very time when sound counsel should be most helpful to him. He is even then putting on the toga of man physically. The community is equally responsible for seeing that he puts on the toga of man intellectually and morally as well. A wise cooperation between school

and vocation offers unparalleled opportunities for discharging this responsibility, and of sending forth one who is ready to assume the burdens that society imposes upon him, and who is eager to become a helpful participant in the work of the world.

APPENDIX A

APPRENTICE'S INDENTURE¹

THE undersigned firm, *Rose Brothers*, of *Frankfurt a/M*, and the undersigned *Wilhelm Schuler*, *Secretary*, of *Frankfurt a/M*, the latter in his own name and in behalf of his son, *Rudolf Schuler*, has agreed upon and concluded the following contract:

§ 1

Obligation of the Employer

The firm *Rose Brothers* take the son of *Wilhelm Schuler*, *Rudolf* by name, born on *February 12, 19...*, into their *wholesale grocery* business as a commercial apprentice, and bind themselves to train him to the best of their ability to become a qualified merchant in their branch of business.

§ 2

Period of Apprenticeship

It is agreed that the term of the apprenticeship shall run consecutively for *three* years from *April 1, 19...*, to *March 31, 19...*

¹ Quoted, DOERR UND HESSE, *Handelskorrespondenz*, pp. 68-70

§ 3

Maintenance

The legal representative (father, mother, guardian, or trustee) of the apprentice assumes all responsibility for lodging and proper maintenance during the period of the apprenticeship.

§ 4

School Fees

The school fees at the commercial continuation school are to be borne by the *employer*. The expenses of the necessary school supplies are to be borne by the *father*.

§ 5

Obligation of the Apprentice

The apprentice must at all times show his employers and their representatives the respect that is their due.

He promises to be honest, industrious, obedient, to perform readily and to the best of his ability whatever work or orders may be required of him by his employers or their representatives, and especially to put forth zealous efforts to look out for the interests of the business at all times.

He is to devote all his energies to the business. He is furthermore obliged to perform such accessory tasks as

are commonly associated with the branch of the business in question. He is to guard against revealing any secrets of the business or its management.

§ 6

Liability of the Legal Representative

Wilhelm Schuler guarantees the faithfulness and honesty of the apprentice, and binds himself to assume full liability for all damages which the latter may intentionally or through gross carelessness cause his employer.

§ 7

Premature Dissolution of Contract

Repeated gross violations of the promises of the apprentice with reference to obedience, secrecy, or moral conduct, will, in accordance with the provisions of the Commercial Code bearing upon such cases, be considered as weighty grounds for the immediate dissolution of the existing relations.

§ 8

Extension of the Apprentice Period in Special Cases

In case the apprentice, through illness or for any other cause for which the employer is not responsible, is away from business for three consecutive months, the employer is empowered to demand that the appren-

tice make up this lost time by extending the period of the indenture for a corresponding length of time.

§ 9

Solicitude for Assistantship

The employer promises to use his best efforts before the termination of the apprenticeship to help the apprentice find a position as assistant which the latter's knowledge and ability would qualify him to fill.

He further promises, in the event of giving up the business, or removing it to another place, to interest himself in helping the apprentice find another similar position.

§ 10

Other Agreements

It is further agreed: (Here may be inserted special stipulations as to the nature of the training, e g · one year in the shop; one year in the warehouse; one year in the office).

§ 11

Supplementary Legal Regulations

If further arrangements, not covered by the foregoing, are to be made, the legal regulations pertaining thereto will govern in this case.

§ 12

Settlement of Disputes

All disputes arising from this contractual relation—so far as a Merchants' Court is not competent to deal with the case—are to be adjusted by a Court of Arbitration, in accordance with §§ 1025 ff. of the Civil Process Code.

The foregoing agreement has been drawn up in duplicate and signed personally by the contracting parties.

Frankfurt a/M, 19. . . .

Employer:

Legal Representative of the
Apprentice:

Rose Brothers.

Wilhelm Schuler.

Apprentice:

Rudolf Schuler.

APPENDIX B

LESSON IN CONVERSATIONAL ENGLISH

THE subjoined lesson in English (paragraph 1, with supplementary notes) was given to a class in one of the divisions of the Busch Institute, in Hamburg, February 19, 1913. I have appended the material that was probably used the following day, since it contains the reply to the first letter and so completes the topic.

The Busch Institute is a commercial school, founded by the "Clerks' Association of 1858." It offers five courses for as many different grades of commercial clerks, or those preparing to enter commercial life. The subject matter of this particular division consists of twenty-eight hours of required work per week, for one year, covering the ordinary commercial subjects, including English. One of the conditions for entrance to this course is that the pupils shall have spent some time in actual business. The section that I visited was composed of six or eight young men, probably twenty years of age. The class was not supposed to have studied

English before this present school year, Easter to Easter, although it is quite possible that some of the boys may have had some instruction during their elementary school course, for English is given in the *Volksschulen* of Hamburg. These students had at all events had five hours of English work per week for nearly a year. The lesson is given herewith in order to show what can be done by a skilful teacher with relatively mature students working intensively, at high pressure, on a narrow range of commercial work. It was by all odds the best work in commercial English that it has ever been my good fortune to hear.

The German was read through by the teacher, sentence by sentence, and translated into English by the pupils. Then the whole was gone over again, in order to acquire variety of expression. Nearly every variation found here was contributed by some member of the class, but the teachers supplied a few expressions which were not forthcoming from the pupils. Aside from the reading of the original text, everything was conducted in English, and differences of meaning were discussed with surprising minuteness. The lesson brings into play largely words and expressions of use in a particular kind of a business transaction, but, when this same method is carried on throughout the year, it is evident that the pupil will acquire a breadth of vo-

cabulary and a variety of expression that will stand him in good stead in the export trade.¹

BUTTERGESCHAFT ZWISCHEN LONDON UND HOLLAND

1. London schreibt Delft sie verdanken deren Adresse ihren gemeinsamen Freunden, d. h. X & Co., und ersuchen, ihnen mitteilen zu wollen, zu welchem ausserstem Preise dieselben bereit seien, ihnen Prima holländische Butter in wöchentlichen Sendungen von 420 Pfund abzugeben. Den Preis mochten sie f o b Harwich, einschliesslich Fasser gestellt haben und sie gestatten sich noch hinzufügen, dass falls ihnen Preis und Qualität der Ware zusagten, es nicht ausgeschlossen sei, dass sie eher das Doppelte abnahmen.

2 Delft erwidert, dankt bestens für die Anfrage, und in Erledigung derselben überreicht London den Delft'schen wöchentlichen Marktbericht, aus welchem letzterer die augenblicklich massgebenden Butterpreise ersehen könne. Es sei Delft sehr daran gelegen ein regelmässiges Geschäft, wie angedeutet mit London zustande zu bringen, und sei Delft zu solchem Zwecke auch gern bereit seine Preise so massig wie möglich zu stellen. Delft biete London daher das erwähnte Quantum Butter in prima Qualität auf Grund eines Rabatts

¹ For much of the actual lesson material under paragraph 1 that follows, and for all that under paragraph 2, I am indebted to the teacher, Mr. William Maurice, who allowed me to make use of his manuscript copy, which he will eventually publish in book form.

von 20 % auf den jeweiligen Delft'schen Marktwert, und zwar, f o b Harwich, wie gewünscht, an und hoffe, dass dieser gewiss sehr vorteilhafte Einkaufspreis London veranlassen werde, auf das betreffende Geschäft einzugehen Die Zahlungsbedingungen seien netto gegen Anschaffung innerhalb 14 Tage

EQUIVALENT ENGLISH EXPRESSIONS TO ACCOMPANY GERMAN TEXT

1 We have to thank our common friends, Messrs. for your address Your name has been given us by We are indebted to our common friends for your firm. We owe the favor of your address to We have been favored with your name by Our friends, Messrs having mentioned your name to us.

We beg you to advise us at what lowest price Kindly inform us of the best price Please let us have your lowest quotation for We shall be glad to learn your What would be the best you could do for us for regular orders, say for, in butter?

Please quote f o b Prices to be Prices f.o.b. . . . Goods to be delivered f o b Please quote on f o b terms We should like

Prices are to include tubs casks Prices, with tubs included Quotations, inclusive of

tubs Kindly state prices, including tubs
Please note the prices must include packing.

We would add that We beg to add We
should like also to point out We would further
mention that We may also mention that.

It is not impossible It is not unlikely
There is every likelihood of It is quite possible
that It is by no means unlikely that It
may very well be that.

Should the price and quality suit us If quality
and price are satisfactory Should quotations and
descriptions meet our requirements If your of-
fers are found satisfactory

We might order even double that quantity
Even double that quantity might be required It
might be a question of.

2 We are exceedingly obliged for your kind inquiry . . .
We thank you for Pray accept our best thanks.

In answer to your kind inquiry Agreeably to
your yesterday's inquiry Corresponding to your
inquiry of Against your kind inquiry

We have much pleasure in handing you herewith
our We take pleasure in We are pleased
to We now beg to accompany our We
have the pleasure of enclosing our We beg to
refer you to our weekly market report enclosed.

From which you will gather the prices actually ruling

in our market Which will inform you of
From which you will learn our actual prices In-
forming you of Apprising you of Giving
to-day's quotation.

We are very anxious to We should be very
happy to We should very much like to
We are particularly desirous of anxious to
It would afford us particular pleasure to.

To do a trade with you, as indicated To come
to terms for the business of which you hold out pros-
pects To bring about a regular business, as pro-
posed.

We are quite prepared to We should be very
pleased to We are quite willing to We
should be quite prepared to.

Reduce our prices as far as possible To con-
tent ourselves with the smallest possible margin
profit Be satisfied with the minimum profit
Put our prices on the lowest possible basis Put
you on the very best buying terms Put you on
the very best footing Calculate our prices as
close as ever possible Give you the closest pos-
sible quotations.

The quantity in question The quantity indi-
cated mentioned specified stated given
. . . . desired required.

On the basis of At market rates with a re-

bate . . . reduction . . . discount At the ruling prices less At the current rates with a trade discount With a discount of . . off the quotations ruling at the time off the day's rates . . . f.o b Harwich . . . For goods delivered f o b.

Prime quality First-class grade, as desired.

We trust that our offer, which is certainly very advantageous . . a very favorable one may . . . will induce you . . . We hope you will be induced by so favorable a quotation We trust you will see your way, in the face of so advantageous a price In consideration of . . we hope to be favored with your valued order We have no doubt our quotation will offer you the requisite inducement to With this favorable offer in hand we feel confident you will.

Entertain the business Take the matter up Be willing to pass us your orders Be prepared to lay down a contract Have no hesitation in confirming the order Put the matter into practical shape.

Cash within ten days, net Terms: net cash in eight days Net cash against remittance within seven days.

THE END

INDEX

The following abbreviations are used in this index *com*, *commercial*, *cont*, *continuation*, *s*, *school*, *ss*, *schools* The significance of the other abbreviations will be readily apparent

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